



ADAPTATION FUND

AFB/PPRC.38/Inf.54
25 September 2026

Adaptation Fund Board
Project and Programme Review Committee
Thirty-eighth Meeting
Bonn, Germany, 19-23 October 2026

PROPOSAL FOR ZIMBABWE (2)



ADAPTATION FUND

ADAPTATION FUND BOARD SECRETARIAT
TECHNICAL REVIEW OF PROJECT PROPOSAL FOR
"STRENGTHENING CLIMATE RESILIENCE OF DROUGHT PRONE DISTRICTS IN ZIMBABWE
(SCRDP)"

Project Title	Strengthening Climate Resilience of Drought Prone Districts in Zimbabwe (SCRDP)
Project ID	AF00000569
Category	Regular size project (over \$1 million)
Type	Single country project
Stage	Concept
Country	Zimbabwe
Implementing Entity	UNDP
Financing Requested	USD 15,000,000.00
Reviewer	Ahmad Ghosn

Co-reviewer(s)

IE Contact Person

Mahlet Ambachew, Mariam Zafar, Missale Woldegiorgis, Nancy Bennet, Radhika Dave, Robin Merlier, Shovon Kibria, Siriboon Ketphichai, Wirunpat Meebungprav

Secretariat's Overall Comment

The project “Strengthening Climate Resilience of Drought-Prone Districts in Zimbabwe (SCRDP)” aims to strengthen the climate resilience and adaptive capacity of vulnerable communities and institutions in four target districts.

The proposal includes a request for a project formulation grant of USD 150,000.

The first technical review raises several issues, such as maintaining document length within AF limits; revising the components and financing table; clarifying the USPs and related arrangements; providing initial gender assessment/ analysis; quantifying benefits and providing dollar estimates to demonstrate the project cost-effectiveness; revising the lists of relevant national plans and applicable national technical standards; providing a more comprehensive list of related projects; revising the alignment with AF RF as per the AF guidance of July 2026; clarifying the project expected risks based on the initial E&S risk screening, specifying; specifying the project overall risk category and revising the AF E&S checklist table as per AF requirements; among other Clarification Requests (CRs), Corrective Action Requests (CARs) and notes raised in the review.

Country Eligibility

Is the country party to the Kyoto Protocol, or the Paris Agreement?

Response: Yes

Secretariat: Yes. Zimbabwe is party to both the Kyoto Protocol and the Paris Agreement.

Is the country a developing country particularly vulnerable to the adverse effects of climate change?

Response: Yes

Secretariat: Yes. Zimbabwe is vulnerable to the adverse effects of climate change such as rising temperatures, severe droughts, erratic/ extreme rainfall patterns, etc. that threaten agricultural production, food security, water supplies, public health and national development.

Project Eligibility

Has the designated government authority for the Adaptation Fund endorsed the project/programme?

Response: Yes

Secretariat: Yes. As per the Endorsement letter dated 20 August 2025.

Does the length of the proposal amount to no more than Fifty pages for the project/programme concept, including its annexes?

Response: Not Cleared

Secretariat: No. The current length of the proposal is 50 pages excluding initial gender assessment/ analysis and additional information to be added to address the review comments, among other issues noted below.

CAR1: Ensure that the CN maintains a length of 50 pages after adding the initial gender assessment (or attaching it as Annex) and addressing the review comments.

CR1: On p. 1 round up the "Amount of Financing Requested" to the nearest dollar (no. decimals, i.e. USD 15,000,000). Apply for similar cases across the document.

CAR2: In components and financing table (Table 1), pp. 7-8, please address the following:

1. Indicate allocated amounts at output and component levels.
2. Change the "Project Management Cost to "Project Execution Cost".
3. Change "Total" to "Amount of Financing Requested".
4. Round up total project cost and requested financing to the nearest dollar (no decimals).

CR2: Consider revising the overall objective to read a standalone statement/ sentence: "The project's overall objective is to strengthen the climate resilience and adaptive capacity of vulnerable communities and institutions in the four target districts.", followed by the text to realize this overall objective. Also, consider revising the listed components objectives to read "Specific Objective 1, Specific Objective 2, etc."

Editorial Notes:

1. Add table of contents, and lists of abbreviations, and tables & figures (will not count towards document length).
2. Spell out abbreviations when first used and refer to figures, tables, annexes at related discussions.
3. Position the theory of change figure number and title at the bottom of figure. Apply for similar cases, if any.
4. A round of editing/ proofreading is recommended after revising the document to address the review comments. Ensure that the document length remains within AF limits.

Does the project / programme support concrete adaptation actions to assist the country in addressing adaptive capacity to the adverse effects of climate change and build in climate resilience?

Response: Not Cleared

Secretariat: Yes. See Part IIA, pp. 9-25. Concrete actions include establishment/ rehabilitation of 102.5 hectares of climate-proofed irrigation schemes; establishment of 8 Village Business Units with solar-powered water access and associated productive infrastructure; support 4,000 households to adopt commercial production of drought-tolerant crops; establish subsidized agroforestry nurseries for drought-tolerant fruit, fodder and indigenous tree species; providing start-up/ working capital support to selected investment-ready youth/ women-led enterprises; establishing a national knowledge management framework/ repository for climate adaptation and resilience-building evidence; among others including related capacity building activities as described in Part IIA. However, the components discussions imply Unidentified Sub-projects (USPs) which need to be specified along related arrangements to ensure compliance with related AF requirements, among other issues noted below.

CAR3: Please specify the project Unidentified Sub-projects (USPs) in Part IIA components discussions and clearly indicate those that will be fully identified at full stage proposal and those to be identified during implementation. For those to be identified during implementation, please clarify, as appropriate, in Part IIA and/or Part IIC the related arrangements to ensure compliance with pertinent AF requirements found at: Guidance Document for Project/Programme with Unidentified Sub-Projects.

CR3: Under Outcome 2, p. 16, reference is made to GCF-CRL's Innovation Platform. Please spell out the abbreviations and include a brief related discussion on this project/ initiative.

Does the project / programme provide economic, social and environmental benefits, particularly to vulnerable communities, including gender considerations, while avoiding or mitigating negative impacts, in compliance with the Environmental and Social Policy and Gender Policy of the Fund?

Response: Not Cleared

Secretariat: Yes. See Part IIB, pp. 26-28. However, further quantification of the benefits based on the project targets is recommended. More importantly, As per the AF GP, an initial gender assessment/ analysis is required at the earliest stages of project preparation to ensure that related concerns/ aspects pertinent to the project scope are considered. The initial gender assessment annex extracted from the CN does not provide such analysis but rather reflects the gender considerations in the project design.

CR4: quantify benefits based on the project outputs/ activities targets.

CAR4: Please provide/ include an initial gender assessment (supported by related statistics) relevant to the project scope to determine the different needs, constraints, capabilities, roles knowledge resources , etc. of women and men, and to clarify how changing gender dynamics might drive lasting change. Include, as appropriate, under a dedicated subheading/ subsection (1-2 pages) in Part I "Background and Context" or attach as an annex and refer to it at related sections.

Is the project / programme cost effective?

Response: Not Cleared

Secretariat: Yes. See Part IIC, pp. 28-30. However, providing some estimates of the losses avoided and/ or gains generated by the project against “business as usual” alternative is recommended.

CR5: Provide, where possible at this stage, dollar estimates of the losses avoided/ gains through the planned project interventions options compared with “Business as usual” alternative. A more detailed cost-effectiveness analysis would be needed at full proposal stage.

Is the project / programme consistent with national or sub-national sustainable development strategies, national or sub-national development plans, poverty reduction strategies, national communications and adaptation programs of action and other relevant instruments?

Response: Not Cleared

Secretariat: Not clearly presented. See Part IID, pp. 30-32.

CAR5: In Part IID, and for more clarity, please list all relevant national/ subnational plans including “national development, agriculture and value chain strategies” in a tabulated form. The table should include: plan title and date, focus/ objective, and the project interventions/ outputs relevant to the plan/ strategy.

Does the project / programme meet the relevant national technical standards, where applicable, in compliance with the Environmental and Social Policy of the Fund?

Response: Not Cleared

Secretariat: Yes. See Part IIE, pp. 30-35. Sufficient for CN stage. However, some clarifications/ information are needed.

CR6: In Table 2, address the following:

1. In column 1, indicate the project outputs associated with the listed interventions.
2. In column 2, provide the date (year) of the listed Acts, Standards, Regulations, etc.

CR7: At CN stage this section should only focus on applicable national standards. Therefore, to help meet/ maintain the document AF length limit, it is recommended to summarize other discussions/ details (other than Table 2 information) to one page or less and/ or utilize if/ as needed in other sections.

Is there duplication of project / programme with other funding sources?

Response: Not Cleared

Secretariat: Not fully. See Part IIF, pp. 35-36. Only one ongoing project is listed. the other two project are planned/ under consideration (not clear if they are approved or not- revise related discussions on these projects in Part IIA accordingly).

CAR6: Only one ongoing project is listed. the other two project are planned/ under consideration (not clear if they are approved or not. Note: revise related discussions on these projects in Part IIA accordingly). Please

Include other related completed, and ongoing projects (including some mentioned in Part IIA) and present in tabulated form for more clarity. The table should include project title and funding source, date (start- end) and status (ongoing, completed, etc.); project interventions objectives focus and location; synergy/ lessons learned/ complementarities with the proposed project.

Does the project / programme have a learning and knowledge management component to capture and feedback lessons?

Response: Not Cleared

Secretariat: Yes. See Part IIG, p. 36, and Component 4, pp. 23-24. However, more details are needed.

CR8: In Part IIG, please refer to component 4 and add some brief details on its related learning and knowledge management activities.

Has a consultative process taken place, and has it involved all key stakeholders, and vulnerable groups, including gender considerations in compliance with the Environmental and Social Policy and Gender Policy of the Fund?

Response: Not Cleared

Secretariat: Yes. See Part IIH, pp. 36-37, and Annex1, pp. 48-50. However, more details are needed

CAR7: In Part IIH, please address the following:

1. Include section letter numbering "H" and revise the section numbering for the sections that follow.
2. Provide a summary table. The table should include consultations dates, consulted entities/ local communities, participants number disaggregated by gender, topics discussed and outcomes, and how these outcomes are considered in project design. Attach / refer to related annex IF it includes further details beyond what is requested above.

Is the requested financing justified on the basis of full cost of adaptation reasoning?

Response: Not Cleared

Secretariat: Yes. See Part II"I", pp. 37-40. However, please address the below comment.

CR9: Please address the following:

1. Change section letter numbering from "H" to "I"
2. Under "Overall full-cost adaptation reasoning", p. 40, please confirm in a brief statement that the project will fully achieve its objectives/ outcomes solely achieved based on the requested AF funds.

Is the project / program aligned with AF's results framework?

Response: Not Cleared

Secretariat: Not fully addressed. See Part IIIA, pp. 45-46. The presented alignment table is incomplete (only reflects AF outcome level, etc.) and does not comply with the AF related guidance of July 2026, among other

issues noted below.

CAR8: Please revise the alignment table to ensure compliance with the AF guidance/ template: found at: https://www.adaptation-fund.org/wp-content/uploads/2026/04/AF-SRF-Updated-templates_results-framework-table-and-results-framework-alignment-table.pdf. In this table, please include allocated grant amounts at AF outcomes and outputs indicators levels, and the total of allocated grant amounts at each of these levels (Note: the total should be equal to components costs).

CR10: Delete the "Arrangements for project/ programme implementation" discussion on p. 44, as it is not required at CN stage. (Note: this will also help maintain document length within AF limits).

Has the sustainability of the project/programme outcomes been taken into account when designing the project?

Response: Not Cleared

Secretariat: Yes. See Part III, pp. 40-42. However, the prospects of the project outcomes replicability/ up-scaling need to be clarified.

CR11: Please briefly discuss/ clarify the prospects of the project outcomes replicability/ up-scaling with other sources of funding after its completion/ end.

Does the project / programme provide an overview of environmental and social impacts / risks identified, in compliance with the Environmental and Social Policy and Gender Policy of the Fund?

Response: Not Cleared

Secretariat: Not Fully addressed. See Part IIK, p. 43-44.

CAR9: Provide a brief discussion on the expected risks of project based on the initial E&S screening and specify the AF project overall risk category (e.g.: Category A, B, C) based on this initial screening.

CAR10: Include an AF E&S checklist table and align it with related AF format indicated in the AF CN document template found at: <https://www.adaptation-fund.org/apply-funding/project-funding/project-proposal-materials/>. In this table, please ensure the following:

1. In column 1 "Checklist of environmental and social principles": List the AF E&S principles;
2. In Column 2 "No further assessment required for compliance": indicate with a check mark (✓) the principles that do not require further assessment. (Note: E&S principles 1, 4 and 6 always require further assessment).
3. In Column 3 "Potential impacts and risks – further assessment and management required for compliance": Specify the risks/ impacts and level for all listed principles and clearly highlight related mitigation measures. Also refer to USPs and related arrangements, and the initial gender assessment (if/ as needed) at related E&S principles.

CR12: As appropriate in Part IIK, please briefly clarify how the USPs will be managed to ensure compliance with related AF requirements.

Resource Availability

Is the requested project / programme funding within the cap of the country?

Response: Cleared

Secretariat: Yes.

Is the Implementing Entity Management Fee at or below 8.5 per cent of the total project/programme budget before the fee?

Response: Cleared

Secretariat: Yes. The Implementing Fee (USD 1,175,115) is 8.5% of the Total Project/Programme Cost (USD 13,824,885). Same applies to the PFG.

Are the Project/Programme Execution Costs at or below 9.5 per cent of the total project/programme budget (including the fee)?

Response: Cleared

Secretariat: Yes. The Project/Programme Execution Cost (USD 1,313,364) is 9.5% of the Total Project/Programme Cost (USD 13,824,885).

Eligibility of IE

Is the project/programme submitted through an eligible Implementing Entity that has been accredited by the Board?

Response: Cleared

Secretariat: Yes. UNDP is accredited the AFB. Accreditation Expiration Date: 10 October 2029.



ADAPTATION FUND

CONCEPT NOTE PROPOSAL FOR SINGLE COUNTRY

PART I: PROJECT INFORMATION

Title of Project: Strengthening Climate Resilience of Drought-Prone Districts in Zimbabwe (SCRDP)

Country: Zimbabwe

Thematic Focal Area: Agriculture and Food Security

Type of Implementing Entity: Multilateral Implementing Entity

Implementing Entity: United Nations Development Programme (UNDP)

Executing Entities: Ministry of Agriculture, Mechanisation and Water Resources Development

Ministry of
Lands, Agriculture, Fisheries, Water and Rural Development.

Amount of Financing Requested: **15,000,000.00** (in US Dollars Equivalent)

Project Formulation Grant Request (available to NIEs only): Yes ☒ No ☐

Amount of requested financing for PFG: USD 150,000

Letter of Endorsement (LOE) signed: Yes ☒ No ☐

NOTE: LOEs should be signed by the Designated Authority (DA). The signatory DA must be on file with the Adaptation Fund. To find the DA currently on file, check this page: <https://www.adaptation-fund.org/apply-funding/designated-authorities>

Stage of Submission:

- ☐ This concept has been submitted before
- ☒ This is the first submission ever of the concept proposal.

In case of a resubmission, please indicate the last submission date: Click or tap to enter a date.

Please note that concept note documents should not exceed 50 pages, including annexes.

Project Background and Context

The Government of Zimbabwe recognises climate change as a critical threat to national development, with far-reaching impacts on the economy, food security, water resources, rural livelihoods, ecosystems and human well-being. Zimbabwe's climate is characterised both by low rainfall in its semi-arid regions and by high temporal (year-to-year) variability in the timing, distribution and reliability of that rainfall. While national average annual rainfall is approximately 650 mm, it varies markedly across the country, from about 350–450 mm in the Lowveld to around 1,000 mm in the Eastern Highlands. In the semi-arid south, south-west and south-east, however, the principal climate risk for smallholder agriculture is not low average rainfall alone but the increasing unreliability of the rainy season — delayed onset, early cessation, mid-season dry spells, recurrent drought and rising temperatures — which is what translates into agricultural drought.¹

The semi-arid districts of Chipinge, Chivi, Insiza, and Umzingwane are at the frontline of these risks (Figure 1). They have experienced prolonged high temperatures and a documented long-term decline in rainfall of approximately 5% since 1901. Under the high-emissions SSP5-8.5 scenario, mean annual temperatures are projected to increase by approximately **3–5°C by the end of the century**, while rainfall is projected to become increasingly variable, with many models indicating an overall decline across southern Zimbabwe.² Regional analyses for the southern provinces similarly project rainfall reductions of about 15% and surface-runoff reductions of about 20%.³ These trends are expected to increase drought frequency and severity, deepen water stress, and further undermine the reliability of rain-fed production. Since the 1990s droughts have become more frequent and more severe—most recently the 2023/24 El Niño-induced drought, which was declared a national disaster—compounding existing vulnerabilities in rural areas where livelihoods remain heavily dependent on rain-fed cropping, livestock and natural resources.

The implications for Zimbabwe's agricultural sector and rural livelihoods are significant. Around 70–80% of the population depends on rain-fed agriculture, so rainfall variability passes almost directly into production, incomes and food security.⁴ Without robust adaptation measures, projections suggest that Zimbabwe's agricultural sector could see a GDP decline exceeding 2% by 2030.⁵ Rainfall variability is a primary trigger of cereal deficits — principally in maize, the dominant staple, which is not drought-tolerant and is frequently written off in dry years, while the more drought-tolerant small grains (sorghum, pearl and finger millet) remain better suited to these agro-ecological zones. Climate is not, however, the sole driver: post-harvest and storage losses, weak market access, the high cost and limited availability of inputs, and chronic poverty all sit between a failed harvest and a food-insecure household, which is why food insecurity remains high even in average rainfall years. Reflecting these combined effects of climate shocks, structural poverty and limited rural resilience, between 26% and 57% of rural households face food insecurity depending on the season — rising to over six million people in drought years such as 2023/24.⁶ Droughts, and more episodically floods and cyclones (such as Cyclone Idai in 2019), continue to threaten progress toward multiple Sustainable Development Goals, including poverty eradication, zero hunger, health, gender equality, clean water, climate action and life on land.

Smallholder farmers in the target districts have low adaptive capacity owing to limited livelihood alternatives, high poverty rates, weak market access, scarce productive assets, inadequate access to finance and fragile social safety nets. These constraints hinder the transition away from low-input, climate-sensitive rain-fed agriculture toward more resilient, diversified and market-linked systems. Climate shocks also propagate along the wider value chain: lower and more unpredictable production reduces the reliability of aggregation, processing, market linkages and rural enterprise development, while increasing the perceived risk of lending to smallholders, agro-processors and other local businesses.⁷

Adaptation Challenges & Barriers

¹ GoZ (n.d.), Zimbabwe's National Climate Change Response Strategy.

² IPCC. (2021). *Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change*. Cambridge University Press. Chapter 4, Chapter 8, and the Summary for Policymakers discuss projected warming, increasing drought risk, and precipitation variability under SSP5-8.5.

³ Davis, R. and Hirji, R. (2015), *Climate Change and Water Resources Planning, Development and Management in Zimbabwe: An Issues Paper*, World Bank, Washington, D.C.

⁴ Brown, D., Chanakira, R.R., Chatiza, K., Dhlwayo, M., Dodman, D., Masiwa, M., Muchadenyika, D., Mugabe, P. and Zvigadza, S. (2012). *Climate change impacts, vulnerability and adaptation in Zimbabwe*. IIED Climate Change Working Paper. International Institute for Environment and Development, London. ISBN 978-1-84369-885-2. Available at: <https://www.iied.org/10034iied>

⁵ World Bank (2025). Zimbabwe Country Climate & Development Report.

⁶ GoZ- ZimVAC (2022). Rural Livelihoods Assessment Report.

⁷ Nkonya, E., Kato, E., Msimanga, M., & Nyathi, N. (2023). Climate shock response and resilience of smallholder farmers in the drylands of south-eastern Zimbabwe. <https://doi.org/10.3389/fclim.2023.890465>.

The climate hazards described above do not translate into vulnerability in isolation; they interact with structural barriers that constrain the adaptive capacity of communities in the target districts. Zimbabwe remains highly exposed to drought and rainfall variability, with approximately **38.4% of the population living below the international extreme poverty line of US\$2.15 per day and over 64% living below the lower-middle-income poverty line of US\$3.65 per day** (World Bank, 2024)⁸. Agriculture employs **approximately 67% of the labour force** and remains the primary source of livelihoods for rural households, while the majority of smallholder farmers depend on rain-fed agriculture, making them highly vulnerable to climate shocks (World Bank, 2024; FAO, 2023⁹). These vulnerabilities are most pronounced in Agro-ecological Regions IV and V, which are characterised by low and erratic rainfall, frequent droughts and limited agricultural potential without irrigation. Chipinge, Chivi, Insiza and Umzingwane were selected because they combine **high drought exposure, persistent food insecurity, high concentrations of poor rural households dependent on rain-fed farming and livestock, and significant deficits in climate-resilient infrastructure**, including water storage, irrigation, renewable energy, market access and rural finance¹⁰. The districts are consistently identified in national vulnerability assessments and humanitarian response plans as drought hotspots requiring sustained resilience investments¹¹. Their selection also aligns with Government priorities under the National Development Strategy 1, the National Climate Policy and the National Adaptation Plan process, and was validated through consultations with provincial authorities, Rural District Councils, technical ministries, communities, private sector partners and UNDP programmes, which identified these districts as offering the greatest opportunity to build resilience while leveraging ongoing investments. The principal barriers that keep households trapped in low-productivity, climate-sensitive systems are set out below.

Barrier 1: Deficit of climate-resilient water and productive infrastructure

Across Regions IV and V there is a marked shortfall of climate-resilient water storage, conveyance and irrigation, and of the productive infrastructure - including processing, cold storage, renewable energy and climate-proof logistics - needed to buffer production against increasingly variable rainfall. Prolonged drought has also reduced access to safe water, forcing rural households onto unsafe sources and raising waterborne-disease risk.

Barrier 2: Weak climate-resilient production and fragmented market access

Production remains dominated by low-input, moisture-sensitive systems, and market access is fragmented. Many farmers have low productive capacity, poor rural roads and storage, weakly developed value chains and high transaction costs, which reduce their ability to market surpluses and to integrate into climate-resilient value chains. Limited farmer skills, compounded by a high farmer-to-extension-officer ratio, further constrain the shift toward drought-tolerant crops and climate-smart, market-oriented production.

Barrier 3: Limited access to finance

Limited access to finance remains a major constraint across the agricultural economy. Smallholders, SMEs, agro-processors and youth struggle to access credit and climate finance despite being highly exposed to recurrent drought. Insecure land tenure, especially in communal and resettlement areas, limits the use of land as collateral and excludes many farmers from formal financial services. Agriculture is widely perceived by lenders as high-risk under climate variability, resulting in high interest rates, strict lending conditions and short-term loans unsuited to investments in irrigation, drought-tolerant crops and sustainable land and water management. Informal SMEs and agro-processors also face difficulties financing climate-resilient infrastructure because of weak infrastructure and poor market integration.

Barrier 4: Limited off-farm livelihood alternatives

A lack of off-farm and less climate-sensitive livelihood options compounds these constraints. High unemployment among women and youth, combined with limited vocational and technical training, restricts diversification into non-farm activities. Many young people lack opportunities to acquire skills for climate-resilient rural enterprises or for livelihoods less exposed to weather shocks, and traditional norms often discourage youth, especially young women, from engaging in agriculture as a viable, modern livelihood. As a result, households remain heavily dependent on fragile rain-fed agriculture, deepening exposure to climate shocks and reinforcing poverty and food insecurity.

Rationale for a grant-based, catalytic approach

⁸ World Bank. 2024. *Macro Poverty Outlook: Zimbabwe*.

⁹ Food and Agriculture Organization of the United Nations. 2023. *FAOSTAT Country Profile: Zimbabwe*

¹⁰ Zimbabwe Vulnerability Assessment Committee. 2024 *Rural Livelihoods Assessment*.

¹¹ Zimbabwe Vulnerability Assessment Committee. 2024 *Rural Livelihoods Assessment*.

Taken together, these barriers describe a market failure - climate-resilient activities that would be viable once production risk is reduced cannot currently attract finance, because climate variability makes them appear unbankable, rural financial markets are thin, and borrowers lack collateral and track record. This justifies the use of grant finance in two distinct ways. First, grant resources are needed to fund public-good adaptation investments - notably climate-resilient water and productive infrastructure - that no private actor will finance but on which community resilience depends. Second, grant finance is used *catalytically*: rather than transferring resources to financial institutions or enterprises as a subsidy, it de-risks and builds the bankability of climate-resilient activities - through enterprise-readiness support, market aggregation, technical assistance and risk-sharing - so that banks, suppliers and off-takers progressively engage and commercial finance is crowded in. The intended trajectory is one in which grant-financed adaptation in the target districts increasingly accesses sustainable finance over time, reducing long-term dependence on external support. This catalytic and additional use of grant resources, addressing a barrier the market cannot resolve on its own, is consistent with the Adaptation Fund's additionality principle.

District Selection Criteria

The selection of Chipinge, Chivi, Insiza and Umzingwane therefore rests on the intersection of climate exposure, livelihood sensitivity and adaptive-capacity deficits, consistent with the IPCC's framing of climate risk. All four lie in drought-prone parts of southern, south-western and south-eastern Zimbabwe, within the driest agro-ecological regions (IV and V), where rainfall is low and unreliable, households remain highly dependent on rain-fed agriculture and livestock, and water infrastructure, market systems, finance and livelihood-diversification options are insufficient to support autonomous adaptation. According to the UNDP and Zimbabwe Resilience Building Fund (2016) hazard assessment, Umzingwane, Chipinge, Chivi, and Insiza are among Zimbabwe's twenty most hazard-prone districts, ranking 9th, 16th, 17th, and 19th, respectively, based on the composite Mean Hazard Index.¹² Within this broader group of drought-prone districts, the four were also prioritised based on: **(i)** high relative exposure to recurrent droughts and climate variability; **(ii)** persistent food insecurity and high livelihood vulnerability, as reflected in national vulnerability assessments and humanitarian response priorities; **(iii)** significant infrastructure and service delivery gaps, including limited access to reliable water supply, renewable energy, irrigation, productive-use infrastructure and rural finance; **(iv)** alignment with Government of Zimbabwe priorities under the National Development Strategy 1 (NDS1), National Climate Policy, National Adaptation Plan process and district and provincial development priorities that identify climate-resilient water, energy and livelihoods as strategic investments; and **(v)** extensive consultations with provincial authorities, Rural District Councils, technical government departments, community representatives, the private sector, financial institutions, development partners and UNDP programmes, which confirmed both the high demand for integrated climate-resilient investments and the opportunity to build on existing interventions under the Climate Adaptation Water and Energy Programme (CAWEP). The district profiles below summarise the specific climate risks, livelihood vulnerabilities and adaptation constraints that justify the targeting of these four districts.

The four districts were assessed against a common set of climate-hazard and vulnerability dimensions: agro-ecological zone and rainfall, drought and dry-spell frequency, dependence on rain-fed agriculture and livestock, and adaptive-capacity indicators such as food insecurity, poverty and water access. The profiles below present that assessment. Across all four, high exposure to drought and rainfall variability coincides with high livelihood sensitivity and low adaptive capacity — the intersection that produces elevated climate risk and underpins their selection.

¹² United Nations Development Programme (UNDP), & Zimbabwe Resilience Building Fund (ZRBF). (2016). *Mapping of selected hazards affecting rural livelihoods in Zimbabwe: A district and ward analysis*. Harare, Zimbabwe: United Nations Development Programme

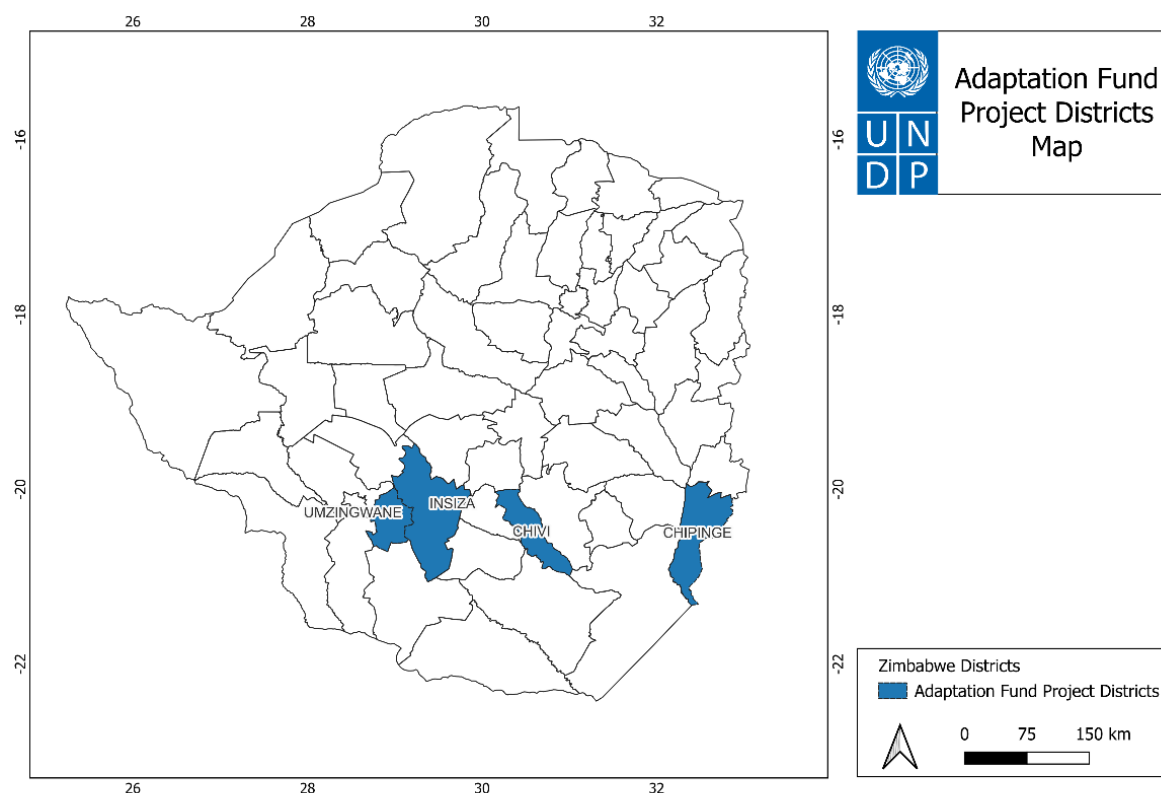


Figure 1: Map showing the 4 project districts

Chipinge

Located in south-eastern Zimbabwe, with about 70% of the district classified as semi-arid (agro-ecological zone Va), Chipinge receives less than 500 mm of rainfall per year.¹³ Its dominant and recurrent climate risk is drought and mid-season dry spells, which repeatedly undermine dryland farming despite the district's diverse production - maize, small grains, cotton, sugar beans, sesame and vegetables, alongside significant livestock. Fertile black clay soils offer strong potential where water is available, but rain-fed dependence leaves many households exposed to food insecurity and rising food prices, with livelihoods resting on agriculture and cross-border trade with Mozambique. In addition to drought, low-lying areas near the Save River are periodically exposed to cyclone-driven flooding, land degradation, biodiversity loss and human-wildlife conflict — secondary hazards that compound, but do not displace, the district's underlying drought risk.¹⁴

Chivi

Chivi lies within agro-ecological regions IV and V — zones of highly variable rainfall (~450 mm/year) and frequent seasonal drought,¹⁵ rendering rain-fed production highly precarious. Most residents depend on rain-fed subsistence agriculture centred on maize, sorghum and groundnuts, and up to 30% require food aid in severe drought years.¹⁶ Continued cultivation of marginal land drives land degradation and soil erosion, further eroding adaptive capacity. District- and ward-level vulnerability mapping¹⁷ identifies certain wards as especially exposed, where high drought frequency coincides with high food insecurity, weak social networks and limited access to water to produce elevated risk; child-headed households are particularly vulnerable during El Niño-driven droughts.¹⁸ It is this coincidence of high hazard and low adaptive capacity — not drought exposure alone — that places parts of Chivi among the most at-risk in the south.

Insiza

¹³ Manatsa, D., *et al.* (2020). Revision Of Zimbabwe's Agro-Ecological Zones.

¹⁴ Hungwe, M.-G., Gumindoga, W., Villanueva, O. M. B., & Rwasoka, D. (2024). Comparative analysis of the variability and impacts of tropical cyclones in flood-prone areas of Zimbabwe. *Frontiers in Climate*. <https://doi.org/10.3389/fclim.2024.1291751>.

¹⁵ Ibid.

¹⁶ Zimbabwe National Statistics Agency (ZIMSTAT), *2022 Population and Housing Census Report*.

¹⁷ UNDP & ZRBF (2016), *Mapping of Selected Hazards Affecting Rural Livelihoods in Zimbabwe: A District and Ward Analysis*

¹⁸ Mugandani, R., Muziri, T., Murewi, C., Mugadza, A., Chitata, T., Sungirai, M., Zirebwa, F. S., Manhondo, P., Mupfiga, E., Nyamutowa, C., Mudereri, B., Mugari, Z. E., Mwadzingeni, L., & Mafongoya, P. (2022). Mapping and Managing Livelihoods Vulnerability to Drought: A Case Study of Chivi District in Zimbabwe. *Climate*. <https://doi.org/10.3390/cli10120189>.

Insiza covers approximately 7,566 km² and spans diverse agro-ecological zones — predominantly III and IV in the north, extending into IV and V in the drier south¹⁹. These southern zones are characterised by low and poorly distributed rainfall (around 400 mm/year) and high evaporation. Crop production relies on irrigation schemes supplemented by drought-tolerant small grains under dryland farming. Recurrent food insecurity is marked by strong year-to-year swings - reported at 42% (2016), 49% (2019) and 18% (2022)²⁰ - a pattern that itself illustrates the inter-annual rainfall variability driving the district's vulnerability. Illegal gold panning compounds water stress by silting rivers, reducing water available for domestic use, irrigation and livestock.

Umzingwane

Umzingwane experiences a semi-arid to arid climate, with poorly distributed annual rainfall of 200–450 mm and frequent dry spells that regularly cause crop failure. Livelihoods are overwhelmingly dependent on rain-fed agriculture - chiefly small-grain farming and livestock - heightening sensitivity to rainfall variability. Chronic vulnerability is high: stunting ranges from 22.1% to 34.2%²¹ and poverty prevalence averages around 82%.²² Persistent drought continues to depress yields and worsen food insecurity, while declining groundwater and drying surface-water sources have caused serious shortages affecting agriculture, livestock and nutrition — pressures further intensified by artisanal gold panning, which silts rivers and dams and diminishes both water availability and quality.

Project Objectives

The project's overall objective is to strengthen the climate resilience and adaptive capacity of vulnerable communities and institutions in the four target districts, reducing their exposure to drought and rainfall variability while expanding climate-resilient livelihood opportunities through enterprise development, vocational training and catalytic private investment in adaptation.

To achieve this, the project is organised around four specific objectives, which collectively address the barriers identified above, and each delivered through a corresponding project component:

- **Objective 1:** Improve agricultural production and water security through the development of climate-adapted water infrastructure. (*Addresses Barrier 1; delivered through Component 1.*)
- **Objective 2:** Strengthen climate-resilient value chains and expand access to finance for smallholder farmers, producer groups, agro-processors, and youth- and women-led enterprises and other local businesses in Chipinge, Chivi, Insiza and Umzingwane. (*Addresses Barriers 2 and 3; delivered through Component 2.*)
- **Objective 3:** Promote transformative adaptation by supporting entrepreneurship and livelihood diversification among women and youth. (*Addresses Barrier 4; delivered through Component 3.*)
- **Objective 4:** Generate and share knowledge, support evidence-based decision-making, and strengthen policy and investment planning for climate adaptation. (*Cross-cutting; delivered through Component 4.*)

Together these objectives reduce vulnerability across the full pathway identified in the climate rationale - from water and production systems, through value chains and finance, to diversified livelihoods and the enabling policy environment. The project aims to reach 86,500 people across selected wards in the four districts of Chivi, Chipinge, Insiza, and Umzingwane. In a bid to promote gender equity and encourage youth participation, it will specifically ensure that 50% of beneficiaries are women and 25% are young people.

¹⁹ Manatsa, D., *et al.* (2020). Revision Of Zimbabwe's Agro-Ecological Zones.

²⁰ Mango, L., Mapolisa, A., Mudzonga, C., Makarichi, L., Okpara, K., Kua-Anan, T., Muzvidzani, M., & Magenge, M. M. (2025). Agricultural Livelihoods at Risk: Climate Change Impacts and Resilience Strategies in Eastern Zimbabwe. *African Journal of Climate Change and Resource Sustainability*. <https://doi.org/10.37284/ajccrs.4.1.2914>.

²¹ Umzingwane District. (2022). *Umzingwane District Food and Nutrition Security Profile*. Zimbabwe.

²² Zimbabwe Vulnerability Assessment Committee (ZimVAC). (2023). *Zimbabwe Rural Vulnerability Assessment 2023 Report*. Harare, Zimbabwe.

Project Components and Financing

The project's four components correspond directly to the four objectives and, through them, to the barriers they address: **Component 1** builds climate-resilient water and productive infrastructure (Barrier 1); **Component 2** strengthens drought-tolerant value chains and access to finance (Barriers 2 and 3); **Component 3** develops youth- and women-led enterprises and off-farm livelihoods (Barrier 4); and **Component 4** provides knowledge management, learning and policy support to sustain and scale results (cross-cutting). The project will reach 86,500 people in the selected wards of the 4 districts.

Table 1: Project Components, Outcomes, Outputs & Budgets

Project Components	Expected Concrete Outcomes	Expected Outputs	Amount (US\$)
Component 1: Climate-resilient water and productive infrastructure	Outcome 1: Vulnerable smallholder communities have improved access to climate-resilient water infrastructure and productive assets that reduce exposure to drought, strengthen food and water security, and enable market-oriented adaptation.	Output 1.1: Climate-proofed irrigation schemes established in targeted districts. 102.5 ha of irrigation established/rehabilitated across Chipinge, Chivi, Insiza and Umzingwane, with climate-informed design, governance, O&M and commercially oriented management. Output 1.2: Village Business Units established to support productive water use and climate-resilient livelihoods. Eight VBUs established with solar-powered water access, drip-irrigated production and associated productive infrastructure where feasible. Output 1.3: Climate-proofed dam and piped water systems established in targeted communities. Sukasihambe Dam rehabilitated/climate-proofed and four climate-adapted piped water schemes established for productive and domestic water security	7,200,000
Component 2: Climate-resilient value chains and access to finance	Outcome 2: Climate-resilient value chains are strengthened and commercialised, with smallholders, producer groups, agro-processors and local enterprises better able to access markets, generate predictable cashflows, and mobilise follow-on finance	Output 2.1: Drought-tolerant crop production and community seed systems strengthened. 4,000 households supported to commercialise sorghum, millet, sunflower and sesame through commodity groups, seed systems, aggregation and market linkages. Output 2.2: Agro-processing and market-linked rural enterprises developed. Agro-processing centres and service models supported for drought-tolerant crops and oilseed value chains. Output 2.3: Climate-resilient small livestock and feed systems strengthened. Goat production, breeding centres, veterinary support, feed systems, aggregation and market linkages strengthened. Output 2.4: Agroforestry and apiculture enterprises established on degraded land. Nurseries, orchard systems, fodder trees, indigenous species, apiaries and honey processing supported. Output 2.5: Catalytic financing, market linkages and investment readiness strengthened for climate-resilient enterprises. Blended financing pathway designed for asset finance, working capital, lease-to-own models, aggregation, offtake and enterprise readiness.	3,500,000
Component 3: Livelihood diversification and enterprise	Outcome 3: Youth and women have improved skills, enterprise capacity and access to finance for climate-resilient livelihoods and	Output 3.1: Youth and women trained in vocational and entrepreneurship skills for climate-resilient livelihoods. 1,000 rural youth and women trained in market-relevant skills linked to project infrastructure and value chains. Output 3.2: Youth- and women-led enterprises incubated and supported to become investment-ready. Enterprises supported with business planning, financial literacy, records,	1,100,000

development for women and youth	services linked to project-supported infrastructure and value chains.	mentorship, formalisation and market linkages. Output 3.3: Youth rural enterprise financing pathway established for investment-ready youth- and women-led enterprises. Investment-ready enterprises linked to VSLAs, group-based finance, Component 2 financing pathways, MFIs and partner financial institutions where viable.	
Component 4: Knowledge Management, Learning and Policy Support	Outcome 4: Evidence and learning from project implementation are used to strengthen adaptation planning, policy dialogue, public-private collaboration and scaling of climate-resilient value chain finance.	Output 4.1: Knowledge management framework and digital repository established for climate adaptation and resilience building. Repository established to document evidence, lessons, results and scaling pathways, reaching more than 8,000 stakeholders. Output 4.2: Community of Practice and learning exchanges established for climate adaptation. A Community of Practice and four national learning events convened to support peer learning and replication. Output 4.3: Policy and investment planning processes supported for adaptation finance and climate-resilient development. Support provided for the NAP Investment Framework, National Irrigation Framework and Irrigation Policy update where relevant.	711,521
Project Activities Cost (Components 1-4)			12,511,521
Project Management Cost (9.5%)			1,313,364
Total Project Cost			13,824,885.00
Implementing Entity Fee (8.5%)			1,175,115.00
Total			15,000,000.00

Table 2: Projected Calendar:

Milestones	Expected Dates
Start of Project Implementation	January 2028
Mid-term Review (if planned)	August 2030
Project Closing	January 2033
Terminal Evaluation	August 2033

PART II: PROJECT JUSTIFICATION

A. Describe the project components, particularly focusing on the concrete adaptation activities of the project, and how these activities contribute to climate resilience. For the case of a programme, show how the combination of individual projects will contribute to the overall increase in resilience.

Project overview

The project strengthens the climate resilience of vulnerable rural communities in Chipinge, Chivi, Insiza and Umzingwane through an integrated response to the interconnected challenges set out in the climate rationale above - drought and rainfall variability, water insecurity, low agricultural productivity, weak market systems and constrained access to finance. As established in the Background and district profiles, these are four drought- and hazard-prone districts in agro-ecological regions IV–V where livelihoods depend heavily on low-input, rain-fed agriculture and climate-sensitive livestock. Building on this rationale, this section briefly profiles the climate hazard and describes how the concrete adaptation activities under the four components will strengthen resilience.

Climate Risk and Hazard Profile

The hazard is dominated by drought and rainfall variability, evidenced at three levels:

- **Recurrent drought:** every district in Zimbabwe has experienced drought over the past 30 years, with severe national events in 1991–92, 1994–95, 2002–03, 2015–16 and 2018–19.²³ The southern and south-western provinces — Matabeleland South and Masvingo, where Insiza, Umzingwane and Chivi lie — are among the highest drought-risk areas in the country.²⁴
- **Rainfall and temperature stress:** in Chivi, for example, mean annual rainfall is below 650 mm and the probability of a season exceeding 500 mm is only 60–80%, against maximum temperatures of 28–30 °C²⁵ — a quantified illustration of the inter-annual variability that drives agricultural drought.
- **Compound stresses:** According to the Stakeholder Consultation Report on consultations conducted by UNDP Country Office between 2 and 17 July 2025 in the districts of Umzingwane, Insiza, Chivi, and Chipinge, farmers consistently report delayed onset of rains, erratic intra-seasonal rainfall, mid-season dry spells and heat stress, with occasional localised flooding, contributing to land degradation and siltation of water bodies.²⁶

Across the four districts, high exposure coincides with high sensitivity to produce elevated risk:

- **High exposure:** rural households, smallholder irrigation schemes, gardens, water points and local enterprises are concentrated in drought-prone landscapes with fragile soils and limited water storage.
- **High sensitivity:** in the drought-prone southern districts, over 75% of vulnerable farmers depend on traditional rain-fed mixed farming and report declining crop and livestock yields since 2000.²⁷ Recurrent drought in Umzingwane has reduced crop yields, caused livestock losses and water shortages, forcing women and girls to travel farther for unsafe water. In Chipinge's Save Valley, crop, livestock and food-stock losses, plus flood damage, deepen poverty. This combination of high climate exposure, high livelihood sensitivity and low adaptive capacity creates the elevated climate risk targeted by the project.

Adaptive capacity and rationale

²³ Frischen, J., Meza, I., Rupp, D., Wietler, K., & Hagenlocher, M. (2020). *Drought risk to agricultural systems in Zimbabwe: A spatial analysis of hazard, exposure, and vulnerability*. *Sustainability*, 12(3), 752. <https://doi.org/10.3390/su12030752>

²⁴ Mupepi, O., & Matsa, M. M. (2022). *Spatio-temporal dynamics of drought in Zimbabwe between 1990 and 2020: A review*. *Spatial Information Research*, 30(1), 117–130. <https://doi.org/10.1007/s41324-021-00417-2>

²⁵ World Bank. (2021). *Zimbabwe Climate Risk Country Profile*

²⁶ United Nations Development Programme (UNDP). (2025). *Stakeholder consultation report: Consultations conducted in Umzingwane, Insiza, Chivi, and Chipinge districts, 2–17 July 2025*. UNDP Country Office.

²⁷ UNDP Zimbabwe (2023). *Building Climate Resilience of Vulnerable Agricultural Livelihoods in Southern Zimbabwe*.

Low adaptive capacity widens the adaptation gap. A study on Climate-Resilient Livelihoods in Southern Zimbabwe found moderate-to-high livelihood vulnerability in the target and comparable districts, driven by high drought exposure, food insecurity, weak social networks, limited access to finance, and low adoption of climate-smart agriculture. These drivers align with the identified barriers (B1–B4). The project responds through four integrated components: climate-resilient water infrastructure (B1); drought-tolerant value chains and improved access to finance (B2–B3); youth and women's enterprise development and livelihood diversification (B4); and knowledge management and policy support to sustain and scale results. Although smallholder irrigation, drought-tolerant crops, soil and water conservation, and diversified livelihoods are proven to strengthen food security and resilience, they remain under-resourced and unevenly accessible in the target districts.

Theory of Change

This Theory of Change is grounded in the recognition that the communities of Chipinge, Chivi, Insiza and Umzingwane do not lack the willingness or capacity to adapt, but are held back by specific, removable barriers: a deficit of climate-resilient water infrastructure, weak and moisture-sensitive production and market systems, limited access to finance, and few off-farm livelihood options. It holds that when these barriers are addressed together rather than in isolation, drought-exposed households and enterprises can shift from vulnerable, rain-fed subsistence toward resilient, diversified and increasingly market- and finance-ready livelihoods.

If vulnerable communities in the four districts are supported with climate-resilient water infrastructure, climate-adapted and drought-tolerant value chains backed by private-sector investment, youth and women's enterprise development, access to finance and markets, and strengthened knowledge and policy support,

Then they will reduce drought and livelihood risk, improve food and water security, diversify incomes, and strengthen the investment-readiness of producer groups and enterprises — reducing climate vulnerability and strengthening household and community resilience.

This change is delivered through four mutually reinforcing components, each addressing one of the barriers that currently prevents communities from adapting on their own:

- **Component 1: Climate-resilient water and productive infrastructure** secures water for productive and domestic use, reducing exposure to drought (Barrier 1) and creating the productive base on which resilient value chains depend.
- **Component 2: Climate-adapted value chains and access to finance** shifts production toward drought-tolerant crops, livestock and agroforestry and links producers to markets and finance (Barriers 2 and 3), generating more stable cashflows that build bankability and crowd in private investment.
- **Component 3: Livelihood diversification and enterprise development for youth and women** builds vocational and enterprise skills and supports off-farm, climate-resilient livelihoods (Barrier 4), broadening adaptive capacity beyond rain-fed agriculture.
- **Component 4: Knowledge management and policy support** captures evidence and learning and feeds it into policy and investment planning, sustaining and scaling results across and beyond the four districts.

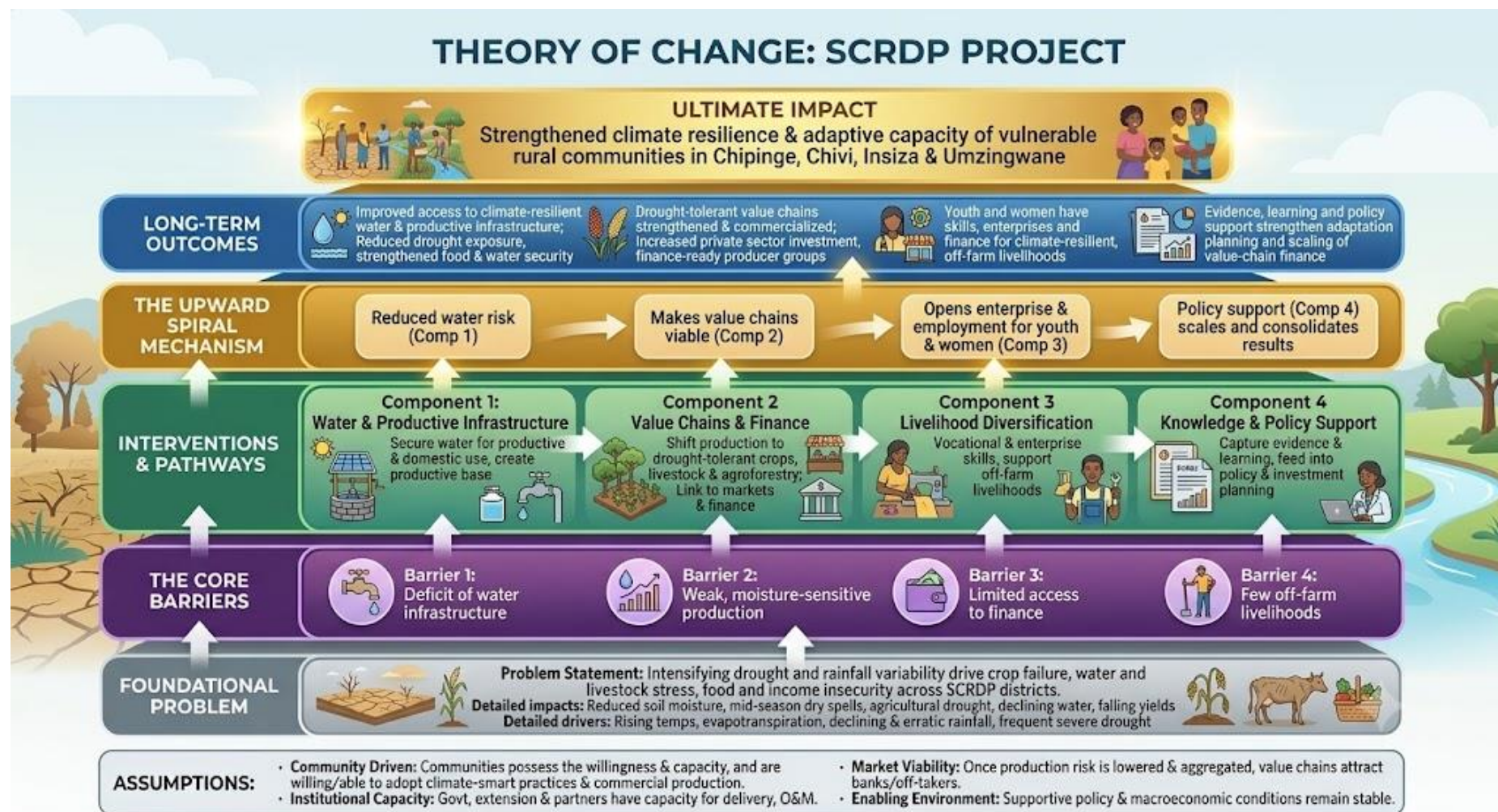
Together these create an upward spiral: reduced production risk (Component 1) makes value chains viable (Component 2), which in turn opens enterprise and employment opportunities for youth and women (Component 3), while knowledge and policy support (Component 4) consolidate and replicate these gains — moving communities from resilience, to commercialisation, to more sustainable and self-financing adaptation.

This approach rests on several key assumptions:

- Communities are willing and able to adopt climate-smart practices and more commercially oriented production.
- Government, extension services and partners have the capacity to support delivery and the long-term operation and maintenance of investments.
- Once production risk is reduced and producers are aggregated, value chains and enterprises can generate viable cashflows and attract finance from banks, suppliers and off-takers.
- The policy environment remains supportive and macroeconomic conditions remain stable enough not to undermine supported enterprises and financing mechanisms.

Theory of Change and Assumptions

Figure 2: The project's Theory of Change.



Alignment with the Adaptation Fund Results Framework

The project is aligned with the Adaptation Fund Results Framework and contributes primarily to **AF Outcome 4, AF Outcome 6 and AF Outcome 5**, with secondary contributions to **AF Outcome 2 and AF Outcome 3**.

Specifically, the project contributes to:

- **AF Outcome 4: Increased adaptive capacity within relevant development sectors and services.** The project will strengthen adaptive capacity through climate-proofed irrigation schemes, piped water systems, Village Business Units, dam rehabilitation, operations and maintenance systems, and strengthened institutional capacities for climate-resilient water management and productive use.
- **AF Outcome 6: Diversified and strengthened livelihoods and sources of income for vulnerable people in targeted areas.** The project will support drought-tolerant crops, agro-processing, small livestock, agroforestry, apiculture, youth and women enterprise development, and market-linked livelihood diversification, reducing dependence on climate-sensitive rain-fed subsistence agriculture.
- **AF Outcome 5: Increased ecosystem resilience in response to climate change and variability-induced stress.** The project will support agroforestry, land restoration, fodder and tree-based systems, apiculture, climate-resilient production practices that contribute to improved soil and water management, reduced land degradation, biodiversity benefits and more resilient production landscapes.

In addition, the project contributes to:

- **AF Outcome 2: Strengthened institutional capacity to reduce risks associated with climate-induced socioeconomic and environmental losses.** The project will build the capacity of DOI, AGRITEX, ARDA, local authorities, vocational training institutions, community structures and relevant ministries to support climate-resilient infrastructure, production systems, enterprise development, operations and maintenance, and policy implementation.
- **AF Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level.** The project will strengthen local ownership through participatory planning, producer groups, irrigation and water user committees, Village Business Unit governance, youth and women enterprise pathways, Farmer Field School approaches, peer learning and knowledge-sharing platforms.

Project Components and Sequenced Financing Logic

The project consists of four mutually reinforcing components: (1) climate-resilient water and productive infrastructure; (2) climate-resilient value chains and access to finance; (3) youth and women enterprise development linked to climate-resilient value chains; and (4) knowledge management, learning and policy support. Together, these components will support at-risk communities in Chipinge, Chivi, Insiza and Umzingwane to move from highly climate-sensitive, rain-fed and subsistence-oriented livelihoods toward more resilient, market-linked and diversified adaptation pathways.

AF grant resources will be deployed through a sequenced approach that links risk reduction, enterprise readiness, market organisation and financial intermediation. Grant-financed adaptation investments will reduce climate and production risks by improving water security, productive infrastructure and climate-resilient production systems. Targeted technical assistance will help producer groups, agro-processors, youth- and women-led enterprises, and other local businesses strengthen business planning, financial management, aggregation, quality standards and market readiness. The project will then facilitate linkages with buyers, processors, equipment suppliers, microfinance providers, commercial banks and community-based financing mechanisms, so that viable enterprises and value chains can progressively access follow-on finance where feasible.

The financing approach will not treat private finance as a substitute for grant-based adaptation finance. Rather, it will distinguish between public-good and community-level adaptation investments that require grant support, and productive, revenue-generating activities that can become more financeable once climate, market and transaction risks are reduced. This will help ensure that vulnerable communities remain the primary

beneficiaries of the project's adaptation outcomes, while selected productive activities are progressively linked to more sustainable financing pathways.

Here is the detailed description of the 4 project components, focusing on the concrete adaptation activities and how they contribute to climate resilience.

Component 1: Climate-resilient water and productive infrastructure

Outcome 1: Vulnerable smallholder communities in Chipinge, Chivi, Insiza and Umzingwane have improved access to climate-resilient water infrastructure and productive assets that reduce exposure to drought and water insecurity, strengthen food and water security, and provide the foundation for market-oriented adaptation.

This component will finance climate-proofed irrigation schemes, VBUs, solar-powered piped water systems and one small dam to improve water availability for productive and domestic use in drought-prone communities. These investments will reduce dependence on increasingly unreliable rainfall, improve the reliability of agricultural production, and support market-led agricultural production by linking farmers more deliberately to value chain and enterprise development opportunities under Component 2. Solar-powered irrigation systems, VBUs, potable water distribution systems and dam rehabilitation will enhance agricultural productivity and water security, including during drought conditions. Climate-proofed potable water systems will also improve access to safe drinking water, reduce reliance on unsafe sources, lower the risk of waterborne diseases, and reduce the time and distance involved in water collection, particularly for women and girls. This will free up time for income-generating activities, education, and care responsibilities, while contributing to improved household income, health, well-being, and overall resilience to climate shocks. During full proposal development, assessments will be conducted to inform the design specifications of the irrigation schemes, VBUs and dam. The irrigation scheme establishment process will be led by the Department of Irrigation (DOI), and the market-informed commercial production will be led by the Agricultural and Rural Development Authority (ARDA) and the Agricultural Extension Services Department (AGRITEX).

Output 1.1: Climate-proofed irrigation schemes established in targeted districts

The SCRDP's irrigation investments build on and scale the foundation established by GCF-CRL, which climate-proofed 21 communal irrigation schemes in southern Zimbabwe and trained DOI and AGRITEX staff on irrigation operations and maintenance in nine districts, including Chivi, Chipinge, and Umzingwane. Rather than replicating these investments, SCRDP will extend the approach to additional sites within the target districts, leveraging the institutional capacity and technical skills already built. This also distinguishes SCRDP from IFAD Z-ADAPT, which focuses on individual solar-powered irrigation systems for smallholder horticulture in different districts. SCRDP's irrigation model centres on communal scheme rehabilitation, piped water development, and dam construction at a different scale and institutional arrangement, with a stronger emphasis on commercial sustainability and linkages to financial intermediation under Component 2.

The project will establish a combined total of **102.5 hectares** under climate-proofed irrigation across the four targeted districts. The size and design of each scheme will vary according to local context, the source of water, hydrological conditions and the availability of suitable land close to the water source. The establishment of each irrigation scheme will be preceded by relevant feasibility, hydrological, environmental and social assessments, including an Environmental and Social Impact Assessment where required, to inform technical design, community consultations and risk mitigation measures.

The proposed irrigation investments include:

- **Insiza:** a 20-hectare irrigation scheme drawing water from Sukasihambe Dam, benefiting approximately 70 households.
- **Chivi:** a 30-hectare irrigation scheme at Madyangove, drawing water from Muzhwi Dam, benefiting approximately 120 households.
- **Chipinge:** a 30-hectare irrigation scheme in Mahenye, drawing water from the Save River, benefiting approximately 80 households.

- **Umzingwane:** a 12.5-hectare irrigation scheme drawing water from high-yielding riverbed boreholes, benefiting approximately 40 households.

In Chipinge and Umzingwane, where surface water availability is limited, and river systems are affected by siltation, the project will explore sand abstraction methods, including offset wells, boreholes linked to infiltration galleries and direct well points installed in dry riverbeds. The final choice of abstraction method will depend on hydrological assessments, including analysis of river behaviour during high-flow and flood periods.

Activities under Output 1.1 will include:

- 1.1.1 Conduct site-specific feasibility, hydrological, environmental and social assessments to finalise proposed irrigation schemes.
- 1.1.2 Design and establish or rehabilitate 102.5 hectares of climate-proofed irrigation schemes across Chipinge, Chivi, Insiza and Umzingwane.
- 1.1.3 Establish inclusive irrigation governance, operations and maintenance, cost-recovery and investment replacement arrangements, including irrigation management committees with women supported to take leadership roles. Specialised Leadership training will be provided for women in irrigation management committees.
- 1.1.4 Build the capacity of DOI, AGRITEX, ARDA, irrigation management committees and farmers to operate climate-adapted irrigation systems on a commercially oriented basis, including water distribution, productive water use, market-informed cropping, contingency planning and infrastructure maintenance.
- 1.1.5 Link irrigation schemes, where viable, to savings mechanisms, value chain support and financing pathways under Component 2 to strengthen long-term sustainability

To ensure the sustainability of the irrigation schemes, the project will adopt a commercially oriented management model in which ARDA and AGRITEX support irrigation cooperatives to operate as viable business units, with structured governance, cost-recovery mechanisms and market linkages. Where appropriate, this will include the ARDA-led V30 Accelerator Model, through which ARDA leads commercial production and participating farmers are treated as shareholders entitled to receive dividends after each cropping cycle. This approach addresses viability challenges that have undermined farmer-managed irrigation schemes in Zimbabwe over the past four decades, including weak market integration, weak water governance institutions, and the degradation or abandonment of irrigated land. The specific institutional and management arrangements will be confirmed during full proposal development.

Comprehensive training will be provided to the smallholder farmers to build their capacity to manage irrigation scheme water supply, distribution systems and market-driven cropping systems. Farmers and water users will also be trained in productive water use, irrigation governance, contingency planning and infrastructure maintenance. **The project will leverage the Sustainable O&M Manual, developed under the GCF-CRL project.** Through DOI and ARDA, and in collaboration with community members, the project will utilise the National Insurance Strategy developed by UNDP and implemented through CAWEP to establish operations, maintenance and investment replacement plans. Village Savings and Lending groups and other community-based financial mechanisms may be promoted to support savings for operational costs and infrastructure upkeep, while viable productive activities may be linked to Component 2 financing pathways.

Output 1.2: Village Business Units established to support productive water use and climate-resilient livelihoods

The project will establish eight Village Business Units (VBUs), each occupying at least one hectare, in the targeted districts. The VBUs will be guided by the Government of Zimbabwe's Rural Development 8.0 approach, which promotes the transformation of community gardens into commercially oriented village-level production and enterprise units. Depending on site-specific feasibility, each VBU may include solar-powered water access, water storage tanks, drip-irrigated horticulture, fishponds, pack sheds, community water points, sanitation facilities, and livestock-related infrastructure. The final design of each VBU will be confirmed during full proposal development based on groundwater availability, community consultations, productive use potential and environmental and social screening.

The VBUs will be located close to village homesteads where feasible, reducing the time and burden associated with water access, particularly for women, while creating opportunities for climate-resilient production, local enterprise development and market-linked livelihood diversification. In line with available groundwater assessments, potential VBU sites will be screened in upper Umzingwane, Insiza, targeted wards in Chivi, and basalt soil areas of Chipinge, where underground water availability has been identified.

Activities under Output 1.2 will include:

- 1.2.1 Conduct site selection, water availability assessments and community consultations for Village Business Units.
- 1.2.2 Establish eight Village Business Units with solar-powered water access and associated productive infrastructure.
- 1.2.3 Support governance, management and maintenance systems for Village Business Units.
- 1.2.4 Link Village Business Units to climate-resilient value chain and enterprise development opportunities under Component 2.

By combining water access, productive infrastructure and local governance arrangements, VBUs will help communities diversify production, reduce vulnerability to climate shocks and create entry points for market-linked and income-generating adaptation activities.

Output 1.3: Climate-proofed dam and piped water systems established in targeted communities

The project will support one small dam intervention and four piped water schemes to strengthen water security for productive and domestic use in drought-prone communities. In the 2023 Zimbabwe Rural Livelihoods Assessment, 34.3% of households prioritised dam and water reservoir construction for climate adaptation, and stakeholder consultations in Insiza identified Sukasihambe in Ward 17 as a priority site. The existing dam, which was damaged during Cyclone Dineo, will be rehabilitated and climate-proofed with design measures intended to withstand a 100-year flood projection, in line with Zimbabwe National Water Authority (ZINWA) standards for dam construction, including site selection, feasibility studies, design, environmental and social impact assessment, procurement, construction management, commissioning, operation, and monitoring and evaluation. The dam will support the planned 20-hectare irrigation scheme, serve broader community water needs, and provide water for livestock, including cattle, goats and donkeys.

The project will also establish four climate-adapted piped water schemes across the targeted districts. These schemes will follow standard procedures for site selection, hydrological surveys, community engagement, borehole development, solar pumping system design, piping, storage, water quality testing, treatment and community-based management. Community water needs and existing infrastructure will be assessed using the Community-Based Water Supply Management in Rural Areas handbook developed by the Ministry of Water Resources Management and Development, while Zimbabwe's 2015 Hydrogeological Survey will guide groundwater feasibility work. Water quality testing will be coordinated through RIDA, ZINWA and local councils and aligned with applicable standards.

Activities under Output 1.3 will include:

- 1.3.1 Conduct feasibility, hydrological, design, environmental and social assessments for Sukasihambe Dam and the four piped water schemes to finalize technical designs and safeguards requirements.
- 1.3.2 Rehabilitate and climate-proof Sukasihambe Dam in Insiza in line with relevant technical standards.
- 1.3.3 Establish four climate-adapted piped water schemes in targeted communities.
- 1.3.4 Train water user committees, local councils, community institutions and relevant government agencies on operations, maintenance, financial management and sustainable service delivery.

The project will promote sustained government oversight and community-based management arrangements to improve the long-term functionality of rural water supply systems. This responds directly to consultation findings that full handover of piped water infrastructure to communities has often not been sustainable in Zimbabwe, and that longer-term post-construction support from government is needed. This is particularly important for solar-powered piped water systems, which are more technically complex than traditional manual

bush pumps and require clear arrangements for operations, maintenance, cost recovery and institutional backstopping.

Component 2: Climate-resilient value chains and access to finance

Outcome 2: Climate-resilient value chains in the targeted districts are strengthened and commercialised, enabling smallholder farmers, producer groups, agro-processors and local enterprises to improve productivity, diversify incomes, access markets, and progressively mobilise finance for viable adaptation-related investments.

The project aims to enhance the commercialisation of climate-adapted value chains and strengthen inclusive market systems by promoting drought-tolerant crops, climate-smart livestock, agroforestry and agro-processing systems that can attract and sustain private sector investment. This component adopts a market systems and finance-oriented approach, combining grant-financed adaptation investments with deliberate actions to prepare bankable enterprises, structure value chains, and facilitate access to commercial finance.

A central objective, aligned with Zimbabwe's National Adaptation Plan, is to shift targeted communities from subsistence production toward commercial, investment-ready value chain participation. To achieve this, the project will embed access to finance, business development, financial literacy and investment readiness across interventions, supported by community-based financial platforms such as Village Savings and Lending Associations, while exploring blended financing mechanisms such as first-loss guarantees, concessions, asset financing, and others that attract commercial financing into climate adaptation investment. This component builds directly on the evidence base generated by GCF-CRL's Innovation Platforms and Farmer Field Schools (FFS) across southern Zimbabwe. GCF-CRL tested climate-smart value chain strategies across drought-tolerant crops, seed systems and genetic resource management, small livestock breeding and feed systems, fodder production, and agro-processing. Its Innovation Platforms also consistently identified the constraints that limit scaling: weak aggregation, limited processing capacity, and the absence of structured financing. SCRDP will address these constraints by adopting the proven FFS training materials and extension approach, leveraging private sector and off-taker linkages already established with over 130 farmer groups, and transitioning tested pilot interventions into commercially oriented enterprises supported by catalytic finance. To increase the success and impact of this intervention, the SCRDP will also build on opportunities on existing investments by government and development partners, such as expanding entrepreneurship, financing, capacity building and expanding existing foundational infrastructure.

Efficient, climate-smart crop and livestock value chains, including drought-tolerant crops, were identified as key adaptation actions during stakeholder and community consultative meetings held in July 2025.

Output 2.1: Drought-tolerant crop production and community seed systems strengthened

Promotion of commercial production of drought-tolerant small grains and oilseeds is a key activity under the climate-resilient value chain development component, targeting 4,000 households. Community consultations in July 2025 identified sorghum, millet, sunflower and sesame as cost-effective, drought-tolerant crops for Chipinge, Chivi, Insiza and Umzingwane. These crops offer more reliable production under dry conditions, stable market opportunities and lower production costs compared to input-intensive crops such as maize.

Private sector-linked commodity groups of between 10 and 20 households will be established at ward level to promote aggregation, with each household producing approximately 0.5–1 hectare of a targeted value chain crop, aiming for at least 30 tonnes per group where feasible. In the first two years, smart subsidies may be used to mobilise demand for these crops. Commodity groups will be supported to aggregate production, meet volume and quality standards, enter into supply agreements with buyers and processors, and access seasonal input finance through bundled input-credit schemes with agro-dealers where viable.

The project will support the mechanisation of traditional grain production through small-scale planters and threshers to reduce labour requirements and increase adoption. These services may be supported through asset-financing models, including potential engagement with the Agricultural Financing Corporation (AFC) Bank and revolving financing facilities, enabling service providers to operate viable businesses while offering affordable services to farmers. The project will also collaborate with other commercial financial institutions,

including FBC Bank, who have committed to link corporate agro-processors/off-takers, smallholder producer groups and input providers through structured value chain financing models. Under such arrangements, financial institutions could provide working capital loans to producer groups to purchase climate-smart inputs for drought-tolerant small grains and oilseeds, such as appropriate seed varieties and fertilisers. These financing models could be secured through forward-purchase agreements with corporate off-takers, with payments routed through dedicated settlement accounts to support loan repayment before the balance is paid to farmers. This approach could help reduce reliance on traditional immovable collateral by using legally binding off-take agreements and expected cashflows as the basis for lending. Farmers will also receive training in farming as a business, financial literacy and climate-smart production techniques. AGRITEX will provide technical support, while the Ministry of Women's Affairs will support business development

The project will boost seed multiplication of drought-tolerant crops by establishing community seed multiplication groups and seed banks linked to private-sector seed houses. Through AGRITEX, the National Gene Bank, Government Seed Services Institute and Matopos Research Centre, farmers will receive training on seed selection, storage, maintenance of diverse small grain varieties and record-keeping to monitor seed performance. One-hectare demonstration plots at ward level will supply seeds for storage and farmer learning. Seed multiplication groups will be linked to private seed companies through outgrower and buy-back arrangements, creating revenue streams that can be leveraged for financing. Community seed enterprises will be supported to transition into commercial seed suppliers eligible for working capital loans where viable.

Activities under Output 2.1 will include:

- 2.1.1 Establish and support private sector-linked commodity groups for drought-tolerant crops, including sorghum, millet, sunflower and sesame.
- 2.1.2 Support 4,000 households to adopt commercial production of drought-tolerant crops through climate-smart practices, financial literacy and farming-as-a-business training.
- 2.1.3 Facilitate aggregation, quality standards and supply agreements with buyers, processors and agro-dealers where viable.
- 2.1.4 Promote mechanisation services for traditional grain production, including small-scale planters and threshers, through service-provider models and financing pathways under Output 2.5.
- 2.1.5 Establish community seed multiplication groups, seed banks and ward-level demonstration plots linked to AGRITEX, the National Gene Bank, Matopos Research Centre, Government Seed Services Institute and private seed houses.
- 2.1.6 Support seed multiplication groups to explore outgrower, buy-back and working capital arrangements with private seed companies where viable.

Output 2.2: Agro-processing and market-linked rural enterprises developed

Agro-processing of drought-tolerant crops will be promoted across the four target districts based on agro-ecological suitability and market opportunities. Drawing on lessons from UNDP's Zimbabwe Resilience Building Fund Programme, small-scale oil pressing, solar drying, grain dehulling, threshing and stock feed production have proven to be viable and climate-resilient rural enterprises.

Sesame and sunflower have been prioritised due to their strong climate resilience and market potential. Sesame, already cultivated in parts of Chipinge, has a high oil content and commands premium prices in domestic and export markets. Sunflower, widely grown at subsistence level across the targeted districts, has strong potential for commercialisation. The project will support the transition from subsistence production to integrated value chains linked to processing and markets, creating reliable supply streams for agro-processing enterprises.

Agro-processing enterprises may operate through commercially oriented models, including fee-for-service threshing, shelling and cleaning; aggregation and trading of oilseeds; toll processing of sunflower and sesame into oil; and sale of by-products such as oilcake for livestock feed. These diversified revenue streams will help generate more predictable cashflows, enabling enterprises to service loans and build financial track records over time.

Because agro-processing requires equipment, aggregation and working capital, it represents one of the clearest entry points for catalytic finance under Output 2.5. The project will therefore support agro-processors and service providers to develop viable business models, including lease-to-own or fee-for-service, and co-investment arrangements for equipment such as oil presses, threshers, shellers and solar dryers. These models will help enterprises generate predictable cashflows, build financial records and progressively link to MFIs, commercial banks, equipment suppliers and off-takers where viable.

Activities under Output 2.2 will include:

- 2.2.1 Establish and/or strengthen agro-processing centres linked to drought-tolerant crop and oilseed value chains.
- 2.2.2 Support agro-processing enterprises with business planning, technical training, financial literacy and market linkage facilitation.
- 2.2.3 Promote service-based business models, including fee-for-service threshing, shelling, cleaning, toll oil processing and stock feed production.
- 2.2.4 Facilitate aggregation, storage and trading models for oilseeds and small grains to improve volume, quality and market reliability.
- 2.2.5 Link agro-processors and service providers to equipment suppliers, off-takers, MFIs, commercial banks and the catalytic financing mechanism under Output 2.5 where viable.

Output 2.3: Climate-resilient small livestock and feed systems strengthened

The project will promote drought-tolerant small livestock, particularly goats, as a climate-resilient livelihood and value chain opportunity in the targeted districts. With droughts becoming more frequent and large livestock ownership remaining low - only 37% of households own cattle and 44% own goats²⁸ - small livestock provide a viable adaptation pathway due to their lower water requirements, heat tolerance and ability to thrive in marginal environments. Goat production can help households diversify income, reduce climate-related livelihood risk and strengthen resilience to drought.

Farmers across the four targeted districts will receive training in climate-smart goat production, animal health, breed improvement, feed systems and marketing. High-potential wards will establish community-based breeding centres, each stocked with two improved bucks and twenty does, complemented by contributions from local farmers. At least 50% of offspring will be sold through structured, commission-based systems, while the remainder will be retained to expand breeding stock. Village- and ward-level producer groups will be linked to veterinary, production and enterprise development services, with technical leadership from the Department of Veterinary Services to support disease control, improved productivity and reduced climate-related losses.

The project will support small livestock as a climate-resilient and potentially financeable value chain by combining grant-based support for breeding centres, initial improved stock, veterinary support, vaccination campaigns, extension services, training in business management, animal husbandry and marketing, and basic infrastructure such as housing and water access. These investments will reduce mortality rates, improve productivity and stabilise herd growth, addressing key risks that deter private investment.

To enhance bankability, the project will facilitate structured market linkages, including aggregation of goats through producer groups for bulk sales, linkages to local traders, abattoirs and institutional buyers, and forward purchase agreements where feasible. Early-stage financing may also support farmers and producer groups to purchase goats, improve housing and access working capital for feed and veterinary inputs, subject to the catalytic financing mechanism under Output 2.5.

The project will facilitate linkages with microfinance institutions, savings groups, VSLAs, livestock traders and aggregators, input suppliers, veterinary service providers and, over the longer term, commercial banks. Over time, stronger producer groups and livestock enterprises may graduate and be able to access funding from formal or semi-formal financial services, including MFI loans and value chain financing arrangements.

²⁸ Intergovernmental Panel on Climate Change (IPCC) (2022) Sixth Assessment Report (AR6), Africa Chapter

This integrated approach positions small livestock as a low-emission, climate-resilient and financially viable value chain. Research has shown that goats emit 74% fewer greenhouse gases per unit of protein than cattle in Zimbabwe, while projected income losses for goats are lower than for beef cattle by 2040.²⁹ Promoting goat production can also advance gender equity, as women are more likely to own and control small livestock.

Activities under Output 2.3 will include:

- 2.3.1 Train farmers and producer groups in climate-smart goat production, animal health, breed improvement, feed systems, business management and marketing.
- 2.3.2 Establish community-based goat breeding centres in high-potential wards, supported by improved breeding stock and farmer contributions.
- 2.3.3 Link producer groups to veterinary services, vaccination campaigns, extension support and feed/fodder systems to reduce mortality and climate-related losses.
- 2.3.4 Facilitate aggregation of goats through producer groups for bulk sales and improved price realization.
- 2.3.5 Develop market linkages with traders, abattoirs, institutional buyers and other off-takers, including forward purchase arrangements where feasible.
- 2.3.6 Link small livestock producer groups to VSLAs, MFIs, value chain finance and other financing pathways under Output 2.5 where viable.

Output 2.4: Agroforestry and apiculture enterprises established on degraded land

The project will promote agroforestry and apiculture in degraded areas in collaboration with the Forestry Commission of Zimbabwe and relevant government research institutions. The initiative will support agroforestry nurseries, orchard systems, fodder trees, indigenous species and apiculture enterprises that generate both adaptation and livelihood benefits. Agroforestry will contribute to land reclamation, improved soil and water management, carbon sequestration, biodiversity conservation and diversified income streams for vulnerable households.

Local entrepreneurs and producer groups will be identified and trained in improved nursery technologies, including budding and grafting of drought-tolerant fruit trees, fodder trees and other suitable species. Subsidised agroforestry seedlings will be made available to households and institutions in target areas. The project will encourage participating households to plant trees around homesteads and productive sites, while irrigation schemes may include agroforestry sections linked to markets, aggregation and learning.

To strengthen livelihood diversification, community apiaries will be established in selected sites, including Ward 30 of Chipinge District and other suitable producer groups or schemes. These apiaries will support climate resilience and income generation through honey production, tree preservation and improved land management. Training in apiculture, honey processing, enterprise management and market linkage development will be provided by relevant government and private sector actors.

The agroforestry and apiculture model will combine short-, medium- and longer-term income opportunities. Nursery enterprises can generate shorter-term cashflow through the sale of grafted fruit trees, fodder trees and indigenous species; orchard and agroforestry systems can generate medium-term revenues from fruit, fodder and timber trees; and apiculture can generate income from honey, beeswax and related products. This diversified model is intended to reduce livelihood risk, improve cashflow predictability and support a gradual transition from grant-supported establishment toward more commercially viable enterprises.

AF resources will support nursery establishment, starter inputs, initial orchard establishment, apiary setup, training, extension services and market linkage development. These investments will reduce upfront costs and help participating groups build the production volumes, quality standards, business practices and market relationships needed to become more viable over time. Where appropriate, agroforestry and apiculture enterprises may be linked to the catalytic financing, market linkage and investment-readiness support provided under Output 2.5.

Activities under Output 2.4 will include:

²⁹ GoZ (2015). Zimbabwe's National Climate Change Response Strategy, Ministry of Environment, Water Climate, Harare.

- 2.4.1 Identify and train local entrepreneurs in agroforestry nursery establishment, budding, grafting and seedling management.
- 2.4.2 Establish subsidised agroforestry nurseries for drought-tolerant fruit, fodder and indigenous tree species.
- 2.4.3 Support households, institutions and irrigation schemes to establish orchard and agroforestry systems linked to markets where viable.
- 2.4.4 Establish community apiaries and mini honey processing units in selected sites, including Ward 30 of Chipinge District.
- 2.4.5 Provide training in apiculture, honey processing, enterprise management and market linkage development.
- 2.4.6 Support business planning, aggregation, offtake agreements and production/sales record-keeping for agroforestry and apiculture enterprises, linked to the catalytic financing mechanism under Output 2.5 where viable.

Output 2.5: Catalytic financing, market linkages and investment readiness strengthened for climate-resilient enterprises

The project will design and, subject to feasibility and implementation arrangements, operationalise a catalytic/revolving financing mechanism, to be further defined and costed during full proposal development, to support early-stage asset finance, working capital, lease-to-own arrangements and pipeline development for selected climate-resilient enterprises. The mechanism will support viable activities emerging from drought-tolerant crop production, agro-processing, small livestock, agroforestry and apiculture, with progressive linkages to formal and semi-formal finance where feasible.

The mechanism will not replace grant finance for public-good adaptation investments. Rather, it will help selected productive activities become more financeable by addressing barriers such as high upfront capital costs, perceived risk, lack of proven business models, limited working capital, lack of credit history, weak market linkages and fragmented supply volumes. Support may include business planning, investment profiles, financial literacy, digital record-keeping, aggregation, market linkage facilitation and structured relationships with buyers, processors and financial actors.

The project will actively engage relevant financing and market actors, including MFIs, local banks, equipment suppliers, aggregators, processors, off-takers, buyers, VSLAs, savings groups and input suppliers. Commercial banks, including FBC Bank where appropriate, may be engaged for larger equipment, storage facilities and scaling enterprises as business models mature. Equipment suppliers and service providers may be engaged to explore leasing or hire-purchase arrangements, maintenance and after-sales service support arrangements. Off-takers and buyers may be engaged to develop forward purchase agreements that improve revenue certainty and bankability.

As enterprises mature, demonstrate profitability and build market linkages, the project will facilitate graduation toward formal and semi-formal finance, including MFI loans, bank credit, supplier finance, value chain finance and reinvested profits. Any use of guarantees, first-loss capital or blended finance structures should be treated as subject to further feasibility assessment and agreement during full proposal development.

Activities under Output 2.5 will include:

- 2.5.1 Design and operationalise a catalytic/revolving financing mechanism for selected climate-resilient enterprises, subject to feasibility, fiduciary and implementation arrangements confirmed during full proposal development.
- 2.5.2 Facilitate access to early-stage asset finance, working capital, lease-to-own or service-provider financing for viable agro-processing, mechanisation, small livestock, agroforestry and apiculture enterprises.
- 2.5.3 Support business planning, investment profiles, financial literacy, bookkeeping and digital records to improve enterprise readiness and credit assessment.
- 2.5.4 Facilitate linkages with MFIs, commercial banks, VSLAs, equipment suppliers, agro-dealers, aggregators, processors, livestock traders, veterinary service providers and off-takers.

2.5.5 Support aggregation, quality standards, offtake arrangements and supply agreements to improve revenue predictability and reduce transaction risk.

Component 3: Livelihood diversification and enterprise development for women and youth

Outcome 3: Youth and women in the targeted districts have improved vocational, entrepreneurial and financial capabilities to develop climate-resilient livelihoods and enterprises linked to project-supported infrastructure, value chains and market opportunities.

Young people aged 18–35 account for more than 67% of Zimbabwe's population, with the 2019 Labour Force and Child Labour Survey estimating 4.49 million youth. This makes youth a critical constituency for climate adaptation and rural economic transformation, particularly where they face limited access to land, finance, productive assets, machinery, infrastructure, and bankable forms of collateral. With appropriate skills, mentorship, market linkages and access to resources, youth can contribute meaningfully to climate-resilient local economic development.

This component will support livelihood diversification for youth and women as a climate adaptation strategy. In the targeted districts, rural households remain highly dependent on rain-fed agriculture and livestock systems that are increasingly exposed to drought, erratic rainfall, declining soil fertility and climate-related production losses. Diversifying household income through off-farm and value chain-linked activities reduces dependence on climate-sensitive rain-fed agriculture and provides a safety net during crop or livestock failures caused by extreme weather.

Empowering youth and women with technical, vocational and entrepreneurial skills is therefore central to building resilience. Evidence cited in the concept note indicates that graduates of vocational training programmes in Zimbabwe had average monthly incomes 28% higher than those without such training, underscoring the role of vocational skills in strengthening adaptive capacity and household well-being. This component will therefore combine vocational training, entrepreneurship support, business incubation and graduated access to finance, with a focus on enterprises and services that support or benefit from Components 1 and 2. On the other hand, lessons shall be drawn from other similar initiatives such as the Creating Adaptive Unique Systems for Financing Entrepreneurial Women and Youth (CAUSEWAY) project, which is being implemented by the Zimbabwe Agriculture Development Trust (ZADT).

The deliberate targeting of youth and women responds to the barriers they face in selecting and implementing adaptation options, including low and erratic rainfall, declining soil fertility, low capital and investment capacity, lack of collateral, shortages of machinery and draft power, inadequate access to productive assets such as land, weak physical and institutional infrastructure, poverty, and recurring food insecurity.³⁰ By linking skills development to project-supported infrastructure, climate-resilient value chains and finance pathways, the component will help youth and women move from training to viable livelihood and enterprise opportunities.

Output 3.1: Youth and women trained in vocational and entrepreneurship skills for climate-resilient livelihoods

The project will support 1,000 rural youth and women across the four target districts to develop off-farm and value chain-linked livelihood opportunities through vocational and entrepreneurship training. Community and stakeholder consultations conducted in July 2025 identified demand for practical skills such as dressmaking, welding, bricklaying, carpentry, phone repair, hairdressing, plumbing, solar installation, retailing and cross-border trading. Where possible, training will be oriented toward services and enterprises that support climate-resilient value chains and productive infrastructure, including irrigation maintenance, solar pump servicing, agro-processing equipment operation and repair, aggregation, trading and other rural enterprise services.

Training will be delivered through existing government vocational training centres, with limited project financing, to strengthen sustainability and alignment with national systems. The project will also support curriculum review or adaptation to include business, accounting, financial literacy and climate-resilient enterprise content.

³⁰ Netherlands Enterprise Agency (2024) *Zimbabwe Youth Entrepreneurship Ecosystem Assessment*.

Certified trade skills will help ensure that trainees can produce market-quality goods and services, improving their potential to generate income and contribute to local economic resilience.

Activities under Output 3.1 will include:

- 3.1.1 Identify and select youth and women participants across the four target districts, with attention to vulnerability, interest, market demand and inclusion.
- 3.1.2 Partner with government vocational training centres to deliver certified vocational skills training.
- 3.1.3 Review or adapt training content to include business, accounting, financial literacy and climate-resilient enterprise development.
- 3.1.4 Prioritise training areas linked to project-supported value chains and infrastructure, including agro-processing, irrigation services, solar systems, repair services, aggregation, trading and other locally demanded skills.
- 3.1.5 Strengthen the capacity of vocational training centres and trainers to deliver market-relevant skills for climate-resilient livelihoods.

Output 3.2: Youth- and women-led enterprises incubated and supported to become investment-ready

Upon completion of training, youth and women will not be immediately pushed into borrowing. Instead, they will enter a graduated enterprise development pathway that combines business incubation, mentorship, technical backstopping and market linkage support. This will help trainees develop viable, market-linked business models before accessing finance.

Graduates will receive post-training support, including business plan development, costing, digitised record keeping, financial literacy, enterprise formalisation where appropriate, and mentorship from relevant government and private institutions. Technical support will be provided in collaboration with the Ministry of Women Affairs, Community, Small and Medium Enterprises Development and the Ministry of Youth Empowerment, Development and Vocational Training. This support will help reduce business failure risk and improve the readiness of youth- and women-led enterprises to access start-up or working capital.

Activities under Output 3.2 will include:

- 3.2.1 Provide post-training business incubation support, including business plan development, costing and financial management.
- 3.2.2 Support youth- and women-led enterprises to establish basic bookkeeping and digitised record-keeping systems.
- 3.2.3 Provide mentorship and technical backstopping through relevant ministries and local enterprise support institutions.
- 3.2.4 Support enterprise formalisation where appropriate and feasible.
- 3.2.5 Link youth- and women-led enterprises to markets, buyers, service contracts and project-supported value chains under Components 1 and 2.

Output 3.3: Youth rural enterprise financing pathway established for investment-ready youth- and women-led

The project will support two structured Youth and Women Rural Enterprise financing pathways to help trained youth and women move from vocational skills development to bankable, investment-ready enterprises. The first pathway will be reserved for youth and women-led enterprises with the aim of eliminating traditional brick-and-mortar collateral, recognising that youth and women lack traditional collateral, replacing it with psychometric testing, mandatory completion of vocational training/entrepreneurship programmes. Upon completion of training, youth and women will enter an incubation phase before accessing ecrow-backed seed capital finance in the form of peer-lending group guarantee circles. This phase will focus on business plan development, costing, financial literacy, record-keeping, mentorship, technical backstopping, and enterprise formalisation where appropriate.

However, the second pathway will not operate as a standalone lending facility separate from Component 2; rather, high-potential investment-ready youth- and women-led enterprises will be linked to the catalytic financing mechanism and financial intermediation pathways established under Component 2.

Support will be provided in collaboration with the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, and the Ministry of Youth Empowerment, Development and Vocational Training. Crucially, the vocational skills developed under this component will be directly tied to the value chains and productive infrastructure established under Components 1 and 2, including irrigation system maintenance, solar pump servicing, agro-processing equipment operation and repair, cold-chain logistics, aggregation and trading, goat value-chain management, and enterprise bookkeeping. This will ensure that youth enterprises are embedded in the project's climate-resilient economic architecture rather than operating as standalone livelihood activities.

Once incubated enterprises demonstrate viability, the project will facilitate access to finance through the four-stage pathway described under Component 2: enterprise preparation, early-stage catalytic finance, off-take and market integration, and progressive graduation to partner financial institutions. Only pre-screened and investment-ready youth enterprises will be referred to financial institutions, supported by group-based lending models and ongoing mentorship to reduce business failure and default risk. Specific financing instruments, indicative amounts, and institutional arrangements will be defined during full proposal development.

Activities under Output 3.3 will include:

3.3.1 Establish a structured Youth Rural Enterprise financing pathways linked to VSLAs, group-based lending, community-based finance and the catalytic financing mechanism under Component 2 where viable.

3.3.2 Pre-screen, incubate and mentor enterprises before referral to financial institutions to reduce business failure, default risk and transaction cost.

3.3.3 Engage financial institutions to explore youth-friendly financial products, reduced collateral requirements, group-based lending models and cashflow-based lending approaches.

3.3.4 Provide start-up or working capital support to selected investment-ready youth- and women-led enterprises, subject to feasibility, fiduciary controls and implementation arrangements confirmed during full proposal development.

3.3.5 Facilitate linkages with MFIs, supplier finance, value chain finance and commercial banks for enterprises that demonstrate viability.

3.3.6 Link youth- and women-led enterprises to market opportunities, service contracts and value chains supported under Components 1 and 2, including irrigation maintenance, solar pump servicing, agro-processing equipment operation and repair, aggregation and trading, goat value-chain services and enterprise bookkeeping.

Component 4: Knowledge management, learning and policy support

Outcome 4: Evidence, learning and policy processes are strengthened to support the scaling of climate-resilient agriculture, value chain finance, and locally led adaptation in Zimbabwe.

This component will strengthen knowledge management, institutional learning and policy support for climate adaptation. The project will generate, document and disseminate evidence from implementation to inform programming, policy dialogue and investment planning. It will also support structured learning among government institutions, communities, civil society, private sector actors, financial institutions and development partners.

The component will focus on capturing lessons from the project's integrated approach to climate-resilient water infrastructure, value chain development, youth and women enterprise support, and catalytic finance. It will also document how lessons from CAWEP, GCF-CRL, IFAD Z-ADAPT and other related initiatives are being scaled through SCRDP, particularly in relation to Innovation Platform–Farmer Field School approaches, market linkages, value chain finance, and private sector engagement. The aim is to ensure that project learning informs replication, policy development and future adaptation investment planning.

Output 4.1: Knowledge management framework and digital repository established for climate adaptation and resilience building

The project will support the establishment of a national knowledge management framework and repository to improve access to climate change adaptation information, strengthen documentation practices and support real-time learning. The platform will be designed to reach more than 8,000 stakeholders across government, civil society, communities, implementing partners, private sector actors and financial institutions.

The knowledge management system will include digital repositories, collaboration tools and communication platforms to support the exchange and reapplication of lessons across districts and institutions. It will capture implementation experience, good practices, challenges, adaptation results, enterprise and finance lessons, and opportunities for replication and scale.

Activities under Output 4.1 will include:

- 4.1.1 Establish a national knowledge management framework and repository for climate adaptation and resilience-building evidence.
- 4.1.2 Develop and maintain digital tools and communication products to document and share project learning.
- 4.1.4 Produce and disseminate knowledge products, case studies and learning briefs for government, communities, private sector actors, financial institutions and development partners.

Output 4.2: Community of Practice and learning exchanges established for climate adaptation

The project will establish a Community of Practice to support peer learning, cross-sectoral dialogue and collaboration among practitioners working on climate adaptation, resilience, value chain development and adaptation finance. The Community of Practice will operate across ward, district, provincial and national levels, enabling lessons from local implementation to inform broader policy and investment discussions.

Four national-level learning events will be convened with government officials, technical experts, implementing partners, development partners, private sector actors and financial institutions. These events will provide opportunities to reflect on lessons learned, share best practices, identify implementation challenges and align strategies for scaling climate-resilient agriculture and finance-enabled adaptation.

Activities under Output 4.2 will include:

- 4.2.1 Establish and operationalise a Community of Practice for climate adaptation, value chain finance and resilience-building.
- 4.2.2 Facilitate peer learning and exchange across ward, district, provincial and national levels, including Innovation Platform–Farmer Field School models, market linkages and value chain finance.
- 4.2.3 Convene four national-level learning events with government, technical experts, development partners, private sector actors and financial institutions.
- 4.2.4 Identify and disseminate lessons for replication, adaptive management and future programme design.

Output 4.3: Policy and investment planning processes supported for adaptation finance and climate-resilient development

The project will provide technical and facilitation support to national policy and investment planning processes relevant to climate adaptation. Zimbabwe is among the first African countries to develop a National Adaptation Plan, but further work is needed to translate adaptation priorities into costed investment pathways. The project will therefore support policy consultative meetings and technical inputs toward the development of a National Adaptation Plan Investment Framework.

This output will help create a more supportive enabling environment for public and private sector investment in climate adaptation at national and subnational levels. It will also support relevant policy processes for climate-resilient water and agriculture, including the development of the National Irrigation Framework and the update of Zimbabwe's Irrigation Policy, where appropriate.

Activities under Output 4.3 will include:

- 4.3.1 Provide technical and facilitation support to two national policy development or implementation processes relevant to adaptation and resilience.
- 4.3.2 Support policy consultative meetings to inform the development of the National Adaptation Plan Investment Framework.
- 4.3.3 Support the development of the National Irrigation Framework and update of Zimbabwe's Irrigation Policy, where relevant.
- 4.3.4 Facilitate dialogue among government, private sector actors, financial institutions and development partners on public and private investment in climate adaptation.
- 4.3.5 Use project evidence and lessons to inform national adaptation investment planning, policy dialogue and future resource mobilisation.

Complementarity of Multiple Project Activities

The complementarity of the project lies in the deliberate sequencing and geographic integration of its interventions. Activities under the four components will be implemented in the same vulnerable districts and, where feasible, with overlapping beneficiary groups, so that water infrastructure, value chain development, youth and women's enterprise support, and learning systems reinforce one another.

Under Component 1, climate-proofed irrigation schemes, piped water systems, VBUs and related productive water infrastructure will reduce exposure to drought and water insecurity, while improving the reliability of agricultural production and domestic water access. These investments are complementary to Component 2 because improved water availability and productive infrastructure create the conditions for communities to participate more effectively in drought-tolerant crop production, agro-processing, small livestock, agroforestry and related value chains.

Under Component 2, value chain development will build on this productive foundation by strengthening aggregation, processing, market linkages and enterprise readiness. Drought-tolerant crop production can feed into agro-processing; crop residues and by-products can support small livestock and feed systems; and agroforestry and apiculture can diversify income while contributing to land restoration. These linkages create a more diversified and resilient local production system, reducing dependence on a single climate-sensitive livelihood source. Where viable, the project will also support catalytic/revolving finance and linkages with financial institutions, off-takers, equipment suppliers and other market actors to help selected producer groups and enterprises access follow-on finance.

Component 3 complements Components 1 and 2 by developing the vocational, business and entrepreneurship skills needed to sustain climate-resilient infrastructure and value chains. Youth and women will be supported to develop enterprises and services linked to the project's productive systems, including irrigation and solar pump maintenance, agro-processing equipment operation and repair, aggregation and trading, apiculture, small livestock services, bookkeeping and other value chain support functions. This helps ensure that skills development is not a standalone livelihoods activity, but directly supports the sustainability and economic viability of the project's adaptation investments.

Component 4 supports all other components through knowledge management, learning and policy engagement. The Community of Practice, learning events and knowledge repository will document what works in scaling GCF-CRL and CAWEP approaches, strengthening value chain finance, supporting gender-responsive adaptation, and engaging private sector and financial actors. This will help inform national adaptation investment planning and policy dialogue, while supporting replication of successful models beyond the target districts. The project will also coordinate with complementary initiatives, including IFAD-supported programming.

Together, the four components are designed to ensure that infrastructure, production, enterprise development and learning investments reinforce each other within the same districts and beneficiary communities.

B. Describe how the project provides economic, social and environmental benefits, with reference to the most vulnerable communities, and vulnerable groups within communities, including gender

considerations. Describe how the project will avoid or mitigate negative impacts, in compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund.

The project is expected to generate significant economic, social and environmental benefits for vulnerable communities in Chipinge, Chivi, Insiza and Umzingwane, particularly women, youth, persons with disabilities and resource-poor households that are disproportionately affected by drought, water insecurity, declining agricultural productivity and limited access to finance. The project design draws on lessons from previous UNDP-supported initiatives, academic literature, and stakeholder and community consultations conducted in July 2025.

Environmental benefits

The project will generate environmental benefits by promoting more climate-resilient and resource-efficient production systems in drought-prone rural areas. Climate-proofed irrigation schemes, Village Business Units (VBUs), piped water systems and dam rehabilitation will improve water availability for productive and domestic use while supporting more efficient water management. Solar-powered pumping systems will reduce reliance on diesel or grid-based energy for water supply and irrigation, lowering the carbon footprint of rural water infrastructure.

The project's focus on intensive production within irrigation schemes and VBUs will help reduce pressure for extensive land clearing, while increasing food production per unit of water used. Climate-resilient crops such as sorghum, millet, sesame and sunflower require fewer inputs and are better suited to dry conditions than maize and other more water-demanding crops. Community-based seed multiplication will also help preserve genetic diversity and stabilise local seed supply for drought-tolerant traditional grains.

Agroforestry, fodder trees, orchard systems and apiculture will contribute to land restoration, improved soil and water management, biodiversity, carbon sequestration and diversified income streams. Goats and other small livestock are better adapted to dry environments than cattle, while manure can be used as organic fertiliser to improve soil fertility and reduce dependence on chemical inputs. Agro-processing will reduce post-harvest losses and support productive use of by-products, such as sunflower and sesame cake for livestock feed.

Potential environmental risks will be addressed through Environmental and Social Impact Assessments and Environmental and Social Management Plans, particularly for irrigation schemes and dam rehabilitation. These instruments will guide site screening, design, construction practices, erosion and sediment control, water-use management, waste management, occupational health and safety, and monitoring of potential impacts on water resources and surrounding ecosystems.

Social benefits and gender considerations

The project will deliver social benefits by improving water access, strengthening food and nutrition security, creating livelihood opportunities, and supporting more inclusive local governance. Solar-powered piped water systems will reduce the time and distance required to collect water, particularly for women and girls, who often bear the greatest burden of unpaid water collection. Improved access to clean and reliable water is also expected to reduce exposure to waterborne diseases and improve household health and well-being.

Women, youth and persons with disabilities will be deliberately targeted across project activities. Women will be supported to participate in management committees, irrigation governance structures, VBUs, value chains, vocational training and enterprise development. The project will promote women's participation in decision-making and leadership roles, including within irrigation management and water user structures. This is expected to strengthen women's agency, economic participation and control over adaptation benefits.

Youth and women will also benefit from vocational and enterprise development support linked to project-supported infrastructure and value chains. Skills development in areas such as irrigation maintenance, solar pump servicing, agro-processing, aggregation, trading, small livestock services and other rural enterprises will help diversify income sources, reduce dependence on climate-sensitive rain-fed agriculture and create safer livelihood pathways. This can also help reduce outward migration and vulnerability to negative coping strategies.

The project will use transparent and criteria-based targeting to avoid exclusion or elite capture of benefits. Stakeholder engagement will continue throughout implementation, and a grievance redress mechanism will be established and communicated locally to address concerns related to access, committee decisions, labour practices, water allocation, land use, or other project-related impacts. A gender analysis will be conducted during full proposal development and will inform a Gender Action Plan with gender-responsive activities, indicators and targets.

Economic benefits

The project will generate economic benefits by improving agricultural viability, strengthening market-linked production, increasing incomes, reducing post-harvest losses, and expanding livelihood and enterprise opportunities. Climate-proofed irrigation schemes and water infrastructure will enable more reliable production under drought and dry-spell conditions, allowing farmers to grow higher-value crops and reduce climate-related production losses. Solar-powered irrigation systems are expected to reduce operating costs compared with diesel- or electricity-powered alternatives, supporting longer-term financial viability.

Agro-processing of drought-tolerant crops will create green jobs and income-generating opportunities by adding value to local production, reducing post-harvest losses, and improving smallholder access to markets and supply chains. Commercialisation of sorghum, millet, sesame and sunflower will support more climate-resilient sources of income, while small livestock, agroforestry and apiculture will diversify household livelihoods and reduce dependence on a single climate-sensitive income source.

The project's finance-oriented approach will strengthen economic sustainability by supporting producer aggregation, business planning, financial literacy, market linkages and investment readiness. Selected producer groups, agro-processors, youth- and women-led enterprises and service providers will be supported to build financial records and access catalytic or follow-on financing where viable. This will help address barriers such as weak aggregation, lack of collateral, limited credit history, high perceived risk and weak market integration.

Youth vocational training and enterprise development will further support economic diversification. Drawing on lessons from ongoing UNDP programming, vocational training can help youth and women generate income from trades such as carpentry, dressmaking, welding, repair services, solar installation and other locally demanded skills. By linking these skills to climate-resilient value chains and productive infrastructure, the project will help ensure that livelihood diversification contributes directly to local adaptation and resilience.

Avoiding and mitigating negative impacts

The project will be designed and implemented in accordance with the Adaptation Fund Environmental and Social Policy and Gender Policy, UNDP Social and Environmental Standards, and applicable Zimbabwean environmental, social and gender-related laws and regulations. A Social and Environmental Screening Procedure will be undertaken during full proposal development to identify potential risks and determine the appropriate level of environmental and social assessment and management required.

For infrastructure-related activities, including irrigation schemes and dam rehabilitation, Environmental and Social Impact Assessments and Environmental and Social Management Plans will be prepared as required under national regulations and UNDP standards. These instruments will identify and mitigate risks related to construction impacts, water abstraction, land and ecosystem disturbance, occupational health and safety, community health and safety, and potential conflict over water or infrastructure access. Site-specific ESMPs will assign risks to designated owners and guide monitoring during implementation.

The project will also prepare and apply relevant safeguards instruments, including a Stakeholder Engagement Plan, Grievance Redress Mechanism, and Emergency Preparedness and Response Plan, as needed. The GRM will be designed to be accessible, transparent, culturally appropriate and responsive to affected persons, including women, youth, persons with disabilities and other vulnerable groups.

To avoid social harm and exclusion, the project will apply transparent targeting criteria and promote equitable access to benefits. It will avoid disproportionate adverse impacts on marginalised and vulnerable groups and will ensure meaningful participation of communities in design, implementation and monitoring. Gender equality

and women's empowerment will be integrated throughout the project, including through the Gender Action Plan, targeted capacity building, leadership opportunities and measures to support women's access to economic opportunities and decision-making structures.

Through these measures, the project will maximise economic, social and environmental benefits while applying a "do no harm" approach and ensuring compliance with the Adaptation Fund's environmental, social and gender requirements.

C. Describe or provide an analysis of the cost-effectiveness of the proposed project.

The proposed project is designed to maximise adaptation impact per dollar by concentrating resources in highly climate-vulnerable districts where drought, water insecurity, low agricultural productivity, weak market access and limited access to finance are already undermining rural livelihoods. The project adopts an integrated portfolio approach, combining climate-resilient water infrastructure, climate-adapted value chains, youth and women enterprise development, and knowledge and policy support. This is more cost-effective than implementing isolated interventions, as the same communities and producer groups can benefit from mutually reinforcing investments in water access, production, aggregation, enterprise development and financing pathways.

The project also represents a more cost-effective alternative to repeated humanitarian response. In the absence of the project, vulnerable households in Chipinge, Chivi, Insiza and Umzingwane would remain dependent on climate-sensitive rain-fed agriculture and exposed to recurrent drought impacts, crop failure, food insecurity, asset depletion and emergency support.

Component 1: Climate-resilient water and productive infrastructure

The allocation of USD7,2 million under Component 1 reflects the capital-intensive nature of climate-resilient water infrastructure and its central role in reducing drought vulnerability. The component will finance irrigation infrastructure, piped water systems, Village Business Units and dam rehabilitation to improve water availability, stabilise agricultural production, reduce dependence on rainfall, and support productive use of water in drought-prone communities.

The project will invest approximately USD 1.8 million in 102.5 hectares of irrigation infrastructure, benefiting about 310 households. Irrigation schemes are expected to increase crop yields by 50–100% compared with vulnerable rain-fed systems during dry spells. Evidence cited in the concept note indicates that irrigation can increase crop yields by 70% for tomatoes and 140–200% for maize, with irrigated maize yields potentially up to three times higher than rain-fed yields. Farmers' incomes are expected to increase by 50–100% where irrigation enables more reliable and higher-value production.

The project will prioritise water-efficient and low-lifecycle-cost systems where feasible. Centre-pivot systems, although requiring higher upfront investment of around USD 40,000–80,000 or more per 30 hectares, can achieve 85–90% water absorption efficiency, compared with approximately 50% for flood irrigation, reducing power, labour and maintenance costs over time. Drip irrigation, estimated at USD 2,000–3,000 per hectare, is more cost-effective than sprinkler or flood systems, estimated at USD 5,000–8,000 per hectare, and has lower annual household costs of approximately USD 66–100, compared with USD 166–267 for less efficient alternatives. Drip systems also use around 5,000–10,000 litres per hectare per day, compared with 10,000–20,000 litres for less efficient systems.

The rehabilitation of Sukasihambe Dam is also expected to provide long-term value for money. While small dams have higher upfront costs, estimated at USD 500,000–1,000,000, compared with USD 20,000–50,000 for boreholes, they provide broader and longer-lasting benefits. The dam is expected to benefit at least 1,900 households and support approximately 15,000 cattle, while providing water for irrigation, livestock, fisheries, aquaculture and domestic use. Small dams can also regulate river flows, enhance groundwater recharge, improve local micro-environments and provide durable water assets with lifespans of 50–100 years.

The component also includes USD 2 million for four solar-powered piped water systems. These systems offer lower operating and maintenance costs than diesel or electric alternatives, avoid recurring fuel and electricity

expenses, require less maintenance, and can operate for 20–30 years, making them cost-effective for rural water supply under climate stress.

Component 2: Climate-resilient value chains and access to finance

The allocation of USD 3.5 million under Component 2 is guided by the principles of maximising adaptation impact per dollar, ensuring financial sustainability and catalysing market-based investment where feasible. The component combines drought-tolerant crop production, agro-processing, small livestock, agroforestry and apiculture with aggregation, business development, market linkages and catalytic finance. This integrated approach is more cost-effective than stand-alone input subsidies or scattered pilot activities because it links production to processing, markets and financing pathways.

The largest share of funding under Component 2 is allocated to agro-processing, estimated at USD 2 million, due to its high capital requirements and multiplier effects across several value chains. Agro-processing requires upfront investment in equipment such as oil presses, threshers, solar dryers and storage facilities, as well as working capital. However, one processing unit can serve hundreds of farmers, lowering the cost per beneficiary while increasing value addition, reducing post-harvest losses, creating local employment, improving producer margins and supporting rural entrepreneurship.

Drought-tolerant crop commercialisation is allocated approximately USD 500,000 to support production-level adaptation and ensure a reliable supply of climate-resilient raw materials for agro-processing and market-linked value chains. This support will reach more than 4,000 households at relatively low cost through smart subsidies, seed systems, demonstration plots and mechanisation support. Drought-tolerant crops such as sorghum, millet, sesame and sunflower require lower inputs and are better suited to dry conditions than maize, helping to reduce production costs, lower dependence on food aid and improve household resilience. Community seed systems also reduce the cost of seed access by decentralising production, while outgrower and buy-back models can convert seed multiplication from a purely public-good function into a potential revenue-generating activity.

Small livestock is allocated approximately USD 150,000, reflecting the relatively low entry costs of goats, estimated at USD 50–150 per animal, and the focus on breeding centres, veterinary services, initial stock and training. Goat production is among the more cost-effective adaptation options because goats have low water and feed requirements, high reproductive potential and better suitability for drought-prone environments than large livestock. This provides high resilience per dollar invested compared with cattle.

Agroforestry is allocated approximately USD 100,000 for nursery establishment, training, extension and initial orchard and apiary support. Although initial costs are relatively low, benefits accrue over a long period. Agroforestry generates diversified income through nurseries, fruit, fodder, honey and other tree products, while also delivering ecosystem services such as carbon sequestration, biodiversity conservation, microclimate regulation, erosion control and improved soil and water management. Orchards can have productive lifespans of up to 40 years, with relatively low maintenance costs after establishment.

The component further improves cost-effectiveness by aggregating beneficiaries into market-linked groups, reducing transaction and marketing costs, improving economies of scale, and helping households move from subsistence production toward more commercial and investment-ready value chain participation. AF resources will be used as catalytic support to reduce early-stage risks, build business models and strengthen credit histories, while any use of more complex risk-sharing, guarantee-type or blended finance instruments will be assessed during full proposal development.

Component 3: Livelihood diversification and enterprise development for women and youth

Component 3 allocates USD 1,100,000 to support vocational skills training and entrepreneurship development for 1,000 youth, equivalent to approximately USD 1,100 per youth beneficiary. This unit cost remains within the broader range cited for vocational and skills programmes in Sub-Saharan Africa, which typically cost USD 400–1,500 per trainee, particularly where training is institution-based or residential.

The cost-effectiveness of this component comes from its use of existing government vocational training centres, rather than establishing new training infrastructure. This approach reduces capital and overhead costs,

while ensuring alignment with national systems. Community-based and locally delivered training will also reduce accommodation, transport and opportunity costs, improving access for rural youth and women.

The project's market-driven design will further strengthen cost-effectiveness. A youth-led local market needs assessment in each target district will identify high-demand trades and services, such as agro-processing, solar installation, repair services, construction, retail and other value-chain gaps. Aligning training with verified local demand will help avoid the inefficiency of training youth in oversupplied or low-demand skills. Training durations of 0.5 to 2 years will enable faster entry into income-generating activities than longer academic programmes, which typically involve higher costs and delayed labour-market entry.

Cost-effectiveness will also be strengthened through business incubation and access to finance. Training will be complemented by business planning, costing, marketing, mentorship, technical backstopping and access to start-up or working capital through the project's catalytic financing pathways. This will help ensure that skills translate into productive enterprises, reducing the risk of underemployment. Where revolving or catalytic finance is used, the recycling of start-up capital can further improve long-term cost-effectiveness by supporting successive cohorts of youth entrepreneurs.

Vocational and enterprise development investments can generate high economic returns through rapid income generation, job creation, diversification away from climate-sensitive agriculture, and increased demand for goods and services across project value chains. Lessons cited from the UNDP-CAWEP project indicate that young people engaged in diverse livelihoods through vocational training earned 60–80% more through trades such as carpentry, dressmaking and welding. The concept note also cites evidence that vocational training graduates can achieve significantly higher incomes than non-trained peers when linked to entrepreneurship and market opportunities.

Component 4: Knowledge management, learning and policy support

Component 4 is cost-effective because it supports replication, adaptive management and policy uptake without requiring large infrastructure investment. The knowledge management framework, Community of Practice, learning events and policy support will help document what works, identify implementation challenges, and support scaling of successful approaches beyond the target districts.

By capturing lessons on climate-resilient infrastructure, value chain finance, youth and women enterprise development, and private sector engagement, the component will help future programmes avoid duplication, reduce design inefficiencies and build on tested approaches. Support to the National Adaptation Plan Investment Framework, National Irrigation Framework and related policy processes will also strengthen the enabling environment for future public and private investment in adaptation.

Business-as-usual alternative

Without SCRDP, communities would likely continue to rely on fragmented water investments, rain-fed agriculture, limited market access, ad hoc livelihood support and reactive humanitarian assistance during drought periods. Conventional approaches such as one-off input distributions, emergency water supply, scattered borehole rehabilitation or isolated training programmes may provide short-term relief but do not create durable adaptation assets or market-linked resilience.

By contrast, SCRDP combines water security, resilient production, value chain development, enterprise support and financing pathways in the same target districts. This integrated approach reduces transaction costs, improves economies of scale, strengthens local ownership, and increases the likelihood that adaptation benefits continue beyond the project period.

D. Describe how the project is consistent with national or sub-national sustainable development strategies, including, where appropriate, national adaptation plan (NAP), national or sub-national development plans, poverty reduction strategies, national communications, or national adaptation programs of action, or other relevant instruments, where they exist.

The proposed project is consistent with Zimbabwe's national and sub-national sustainable development, climate adaptation, agriculture, water, irrigation, youth, gender, SME and financial inclusion priorities. The

project will be guided primarily by the Zimbabwe National Adaptation Plan, the National Climate Policy, the National Development Strategy, the National Water Resources Master Plan, agriculture and food systems strategies, SME and skills policies, and relevant water, irrigation, environmental and social regulations.

Zimbabwe's National Adaptation Plan estimates the cost of adaptation actions across sectors at approximately USD 10.3 billion for 2023–2030, equivalent to an estimated annual requirement of USD 1.288 billion. The proposed USD 15 million Adaptation Fund project will contribute to these national adaptation needs by supporting concrete investments in climate-resilient water infrastructure, agriculture, value chains, rural enterprise development, and policy and investment planning.

The project is also consistent with the National Climate Policy (2017), which aims to build a climate-resilient and low-carbon Zimbabwe and provides guidance on climate change management, adaptive capacity, climate finance, technology transfer, vulnerability assessments, adaptation interventions, information sharing, climate research and inter-agency coordination. SCRDP operationalises these priorities through concrete adaptation investments, market-linked resilience building, and support to knowledge management and policy processes.

Alignment with national development, agriculture and value chain strategies

The project supports Zimbabwe's national development priorities related to agriculture, food security, climate resilience, rural enterprise development and inclusive economic growth. The project is consistent with agriculture and food security priorities reflected in Zimbabwe's national development planning, including the promotion of irrigation expansion, climate-smart agriculture, efficient input use, stress-tolerant and high-yielding crop varieties, and drought-tolerant traditional grains. Component 1 contributes to irrigation expansion and climate-resilient water infrastructure through climate-proofed irrigation schemes, solar-powered piped water systems, dam rehabilitation and productive water use. Component 2 supports the commercialisation of drought-tolerant crops, small livestock, agro-processing and agroforestry, contributing to agricultural productivity, value addition and market development.

The agro-processing activities are also consistent with national industrialisation and manufacturing priorities that emphasise value addition, particularly in agro-based value chains. By supporting oilseed processing, grain dehulling, threshing, stock feed production and related rural enterprises, the project will help move climate-resilient production beyond subsistence and into market-linked value chains.

Alignment with water, irrigation and rural water supply frameworks

The project is aligned with Zimbabwe's water and irrigation priorities, including the National Water Resources Master Plan (2020–2040), which addresses water resources development, groundwater use, small dam construction, irrigation expansion and sustainable water management. Component 1 directly supports these priorities through the rehabilitation of Sukasihambe Dam, the establishment of climate-proofed irrigation schemes, solar-powered piped water systems, and productive water infrastructure.

The project will also apply relevant national standards and technical guidance for rural water supply and water infrastructure. Dam rehabilitation will adhere to Zimbabwe National Water Authority standards, including requirements related to site selection, feasibility studies, design, environmental and social impact assessment, procurement, construction management, commissioning, operation, monitoring and evaluation. For piped water schemes and borehole-based systems, the project will be guided by hydrological assessments, groundwater feasibility work, water quality testing and community-based management procedures, including the 2015 Hydrogeological Survey, the Community-Based Water Supply Management in Rural Areas handbook, and the Rural Water Supply Management Manual. Water quality testing will be coordinated through relevant institutions, including RIDA, ZINWA and local councils, and aligned with applicable standards.

The project will further support irrigation-related policy processes, including the development of the National Irrigation Framework and the update of Zimbabwe's Irrigation Policy, where relevant. This will help ensure that project investments are connected to wider national efforts to strengthen climate-resilient water governance, irrigation expansion, productive water use, operations and maintenance, and long-term infrastructure sustainability.

Alignment with forestry, land restoration and biodiversity priorities

The agroforestry and apiculture activities under Component 2 are aligned with national priorities on sustainable land management, forestry, biodiversity, natural resource-based livelihoods and community conservation. The project will promote drought-tolerant fruit trees, fodder trees, indigenous species, orchards, nurseries and apiculture on degraded land, contributing to land restoration, carbon sequestration, biodiversity benefits, soil and water conservation, and climate-resilient income generation. These activities are consistent with Zimbabwe's climate change response priorities, which recognise forestry and natural resource management as important elements of adaptation and sustainable rural livelihoods. The project will collaborate with the Forestry Commission of Zimbabwe and relevant government research centres to ensure technical alignment and sustainability.

Alignment with gender, youth, SME and financial inclusion policies

The project is consistent with Zimbabwe's priorities on gender equality, youth empowerment, SME development, skills development and financial inclusion. Component 3 will support youth and women through vocational training, entrepreneurship development, business incubation, financial literacy, and linkages to value chains and financing pathways. This aligns with national priorities to expand livelihood opportunities for youth and women, strengthen SME growth, and support skills development in rural areas. The project's access-to-finance and investment-readiness approach is also consistent with financial inclusion objectives, particularly for rural producers, women, youth, smallholder farmers and micro- and small enterprises. By supporting VSLAs, business planning, financial literacy, aggregation, market linkages and connections to MFIs, banks, off-takers and suppliers where viable, the project will help address structural barriers to finance faced by vulnerable rural groups. This is aligned with the policy direction reflected in Zimbabwe's SME Policy and National Skills Policy, as well as broader financial inclusion priorities.

Consistency with sub-national planning and local ownership

The project will be implemented through district, ward and community-level structures in Chipinge, Chivi, Insiza and Umzingwane, ensuring consistency with sub-national development priorities and local adaptation needs. The project design has been informed by stakeholder and community consultations conducted in July 2025, which identified priority needs related to irrigation, water security, drought-tolerant crops, livestock, value chains, youth skills and livelihood diversification.

By working through local authorities, extension services, producer groups, irrigation and water user committees, Village Business Unit governance structures, vocational training institutions and community-based organisations, the project will embed adaptation investments within local systems. This will strengthen ownership, support sustainability and improve the potential for replication and scale across other drought-prone districts.

E. Describe how the project meets relevant national technical standards, where applicable, such as standards for environmental assessment, building codes, etc., and complies with the Environmental and Social Policy of the Adaptation Fund.

The project will comply with Zimbabwe's legal, regulatory and technical standards, as well as the Adaptation Fund Environmental and Social Policy and Gender Policy, UNDP Social and Environmental Standards, and applicable national environmental, water, public health, labour, gender and social regulations. Given the project's focus on climate-resilient water infrastructure, irrigation schemes, dam rehabilitation, piped water systems, Village Business Units, climate-resilient value chains, vocational training and enterprise development, relevant national standards will be applied throughout design, implementation, monitoring and operations.

Environmental assessment and safeguards compliance

All project activities will be screened for environmental and social risks through UNDP's Social and Environmental Screening Procedure during full proposal development. The screening process will identify potential risks and impacts, determine the required level of assessment and management, and inform the preparation of the necessary safeguards instruments. The project will comply with the Environmental Management Act and the Environmental Management (Environmental Impact Assessment and Ecosystems

Protection) Regulations, SI 7 of 2007, which govern environmental assessment, licensing and ecosystem protection requirements in Zimbabwe.

The project will comply with relevant water sector laws and regulations, including the Water Act, the National Water Policy, catchment and sub-catchment statutory requirements, and regulations governing borehole drilling, groundwater abstraction, water quality, wetlands and river systems. Water resources are managed through catchment and sub-catchment councils, and borehole drilling will be undertaken by registered drillers in accordance with the applicable permitting and monitoring requirements.

Borehole site selection and hydrogeological surveys will be guided by groundwater feasibility work, including the “Groundwater Potential Mapping in Zimbabwe” and studies carried out by the Geological Survey of Zimbabwe. Borehole drilling and water quality testing will comply with relevant national standards, including the Standards for Drilling Boreholes, SAZ ZWS 618:2013, Standards Association of Zimbabwe specifications, including SAZ S560:1997, and Water Quality Regulations, SI 6 of 2007. Dam rehabilitation will follow Zimbabwe National Water Authority standards and relevant technical requirements for site selection, feasibility assessment, design, environmental and social assessment, procurement, construction management, commissioning, operation, inspection, monitoring and maintenance.

Piped water systems, drinking water quality and community management

Community engagement and needs assessment for piped water schemes will be guided by Zimbabwe’s community-based rural water supply management guidance, including the 2018 Community-Based Water Supply Management in Rural Areas handbook. Solar pump system design, distribution networks, water storage and water points will follow relevant technical guidance and good practice for rural water supply systems. Water quality testing will be aligned with applicable national and WHO standards and coordinated with relevant institutions, including RIDA, ZINWA, local councils and public health authorities.

Construction, occupational health and safety, and local planning

Civil works under the project will comply with relevant construction, occupational health and safety, local authority and rural district planning requirements. Contractors will be required to follow site-specific health, safety and environmental procedures, including safe excavation, use of personal protective equipment, traffic and machinery management, emergency procedures, waste management and worker safety measures. Local building standards, council by-laws and rural district requirements will be followed for small infrastructure such as pump houses, storage facilities, pack sheds, sanitation facilities and other VBU-related infrastructure.

Vocational training and enterprise development standards

The vocational skills and entrepreneurship development activities under Component 3 will be aligned with Zimbabwe’s vocational training and skills development frameworks, including the Zimbabwe Vocational Training Policy, the Vocational Training Act, the Education Amendment Act and relevant quality assurance and accreditation requirements. Training will follow demand-driven, competency-based and inclusive approaches, with trainees assessed on demonstrated skills as well as theory. The project will promote equal access for women, persons with disabilities, low-income youth and other vulnerable groups.

Gender, access and equity

In line with Zimbabwe’s Gender Policy and the Adaptation Fund Gender Policy, the project will ensure that women and men can participate fully and equitably, receive comparable social and economic benefits, and are not exposed to disproportionate adverse effects. A gender analysis will be undertaken during full proposal development and will inform a Gender Action Plan with gender-responsive actions, indicators and targets.

Compliance with the Adaptation Fund Environmental and Social Policy

The project will comply with the Adaptation Fund Environmental and Social Policy by screening activities against the Fund’s environmental and social principles, including compliance with the law, access and equity, marginalized and vulnerable groups, human rights, gender equality and women’s empowerment, core labour rights, involuntary resettlement, natural habitats, biodiversity conservation, climate change, pollution prevention, public health, physical and cultural heritage, and lands and soil conservation.

The project will prepare and implement proportionate safeguards instruments, including Environmental and Social Management Plans and any site-specific plans required during full proposal development and implementation. Safeguards requirements will be integrated into procurement, contractor obligations, monitoring and reporting arrangements. Through these measures, the project will promote climate-resilient and environmentally sound infrastructure, sustainable water use, inclusive access to benefits, and compliance with both national standards and Adaptation Fund requirements.

Table 2: National technical standards and compliance requirements relevant to SCRDP project activities

Project activity	Applicable national standards/ requirements	Compliance requirement	Responsible entities
Climate-proofed irrigation schemes and associated conveyance systems	Environmental Management Act; EIA and Ecosystems Protection Regulations SI 7 of 2007; Water Act; National Water Policy; catchment and sub-catchment requirements	Environmental screening and EIA/ESMP where required; water abstraction/use permits; technical design review; O&M and water allocation arrangements	EMA; ZINWA; Catchment/Sub-catchment Councils; DOI; AGRITEX; ARDA; RDCs
Boreholes and solar-powered piped water systems	Water Act; National Water Policy; SAZ ZWS 618:2013; SAZ S560:1997; Water Quality Regulations SI 6 of 2007; Public Health requirements; rural water supply management guidance	Borehole siting based on hydrogeological assessment; registered drillers; water quality testing; protection of water points; community-based management and O&M plans	ZINWA; RIDA; local councils; Ministry of Health and Child Care; RDCs; Catchment/Sub-catchment Councils
Sukasihambe Dam rehabilitation / climate-proofing	ZINWA dam standards; Water Act; Environmental Management Act; EIA Regulations SI 7 of 2007; catchment council requirements	Feasibility/design confirmation; EIA/ESMP where required; dam safety and flood design standards; commissioning, inspection, O&M and monitoring arrangements	ZINWA; DOI; EMA; Catchment/Sub-catchment Councils; RDCs
Village Business Units and small productive infrastructure	Environmental Management Act; local authority by-laws; Public Health requirements; water and sanitation standards; occupational health and safety requirements	Site screening; safe design of water, sanitation and productive infrastructure; O&M and governance systems; inclusive access arrangements	RDCs; RIDA; EMA where applicable; AGRITEX; local councils; community management structures
Agro-processing, small livestock, agroforestry and apiculture	Environmental Management Act; Public Health Act; agricultural input and pesticide regulations where relevant; forestry and local by-laws where applicable	Screening for pollution, waste, animal health, land degradation and biodiversity risks; use of appropriate species; safe handling and processing practices; market and enterprise compliance	EMA; AGRITEX; Department of Veterinary Services; Forestry Commission; RDCs; local authorities
Vocational training and youth/women enterprise development	Zimbabwe Vocational Training Policy; Vocational Training Act; Education Amendment Act; relevant accreditation and quality assurance standards; SME and industrial development policies	Demand-driven, competency-based and inclusive training; use of accredited centres/trainers where applicable; equal access for women, youth and persons with disabilities; linkages to work-based learning	Ministry of Youth Empowerment, Development and Vocational Training; Ministry of Women Affairs, Community, Small and Medium Enterprises Development; vocational training centres
Cross-cutting safeguards, gender and	Adaptation Fund Environmental and Social Policy; Adaptation Fund Gender Policy; UNDP Social and	SESP screening; ESMPs/site-specific plans where required; Gender Analysis and Gender	UNDP; PMU; EMA; relevant line ministries;

grievance redress	Environmental Standards; Zimbabwe Gender Policy; national environmental and social laws	Action Plan; stakeholder engagement; GRM; monitoring and reporting	RDCs; community structures
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F. Describe if there is duplication of the project with other funding sources, if any.

The project design has been developed to avoid duplication with current and pipeline climate resilience, agriculture, water and livelihood initiatives in Zimbabwe. SCRDP targets four districts — Chipinge, Chivi, Insiza and Umzingwane — and is designed to complement existing investments by filling gaps in climate-resilient water infrastructure, value chain commercialisation, financial intermediation, youth and women livelihood diversification, and locally led adaptation governance. Where other projects operate in the same district or sector, SCRDP will not finance the same activities, infrastructure or beneficiary support packages. The project will complement the following national programmes.

GCF FP127 – Building Climate Resilience of Vulnerable Agricultural Livelihoods (GCF-CRL) (2020–2027, USD 47.8M). SCRDP is positioned as a next-generation complement to GCF-CRL, which has climate-proofed communal irrigation schemes in southern Zimbabwe and built the institutional capacity of DOI and AGRITEX in several districts, including Chivi, Chipinge and Umzingwane. Rather than replicating these investments, SCRDP will extend the approach to additional sites, leveraging trained staff, extension materials and institutional capacity already developed. SCRDP will also build on GCF-CRL’s Innovation Platform and Farmer Field School approaches, as well as the private sector engagement and market linkages already established under the project, including off-taker linkages for 132 farmer groups. This will help move tested climate-smart production and value chain models toward more commercially oriented, finance-ready and scalable pathways.

AF LLA Regional Programme – Financing Locally Led Adaptation and Nature-based Solutions for Catchment Resilience in Southern Africa (2027–2032, USD 30M). The AF LLA Regional Programme will operate in the Sanyati catchment, with no direct geographic overlap with SCRDP’s four southern districts. However, it provides highly relevant lessons for SCRDP, particularly on locally led adaptation governance, catchment-level adaptation planning, and climate-resilient agriculture finance. SCRDP can draw on lessons from the AF LLA programme’s financing architecture, including cashflow-based approaches and engagement with financial institutions, while applying them to different districts, value chains and community systems. Coordination through relevant national structures will help ensure learning exchange and avoid duplication between the two Adaptation Fund investments.

IFAD Z-ADAPT – Zimbabwe Adaptation for Proactive Transformation (2028–2032, USD 12M). Z-ADAPT targets Chiredzi, Masvingo Urban, Matobo and Mwenezi, with no district overlap with SCRDP. The two projects are also substantively distinct. Z-ADAPT focuses on individual solar-powered irrigation systems for smallholder horticulture, while SCRDP focuses on communal scheme rehabilitation, piped water development, dam rehabilitation and Village Business Units under a different institutional and productive model. Z-ADAPT also includes climate information and early warning systems as a central component, while SCRDP is focused more directly on water infrastructure, climate-resilient value chains, enterprise development, financial intermediation and knowledge management. Coordination with IFAD-supported programming will help avoid overlap and ensure complementarity, particularly where lessons on water-efficient production, horticulture, climate information services and rural finance are relevant.

SCRDP will coordinate with ongoing and pipeline initiatives through national, provincial, district and ward-level coordination structures, including relevant line ministries, Rural District Councils, extension services, financial institutions, producer groups and development partners. The project’s knowledge management component will document lessons from complementary initiatives and support cross-learning on climate-resilient infrastructure, value chain finance, youth and women enterprise development, and locally led adaptation.

This coordination approach will ensure that SCRDP remains incremental and complementary, rather than duplicative. AF resources will finance clearly defined SCRDP activities and outputs, while the project will

leverage lessons, institutional capacity, community structures and market relationships from other programmes to improve efficiency, sustainability and scale.

G. If applicable, describe the learning and knowledge management component to capture and disseminate lessons learned.

The project positions knowledge management (KM) as a critical enabler of climate change adaptation, ensuring that lessons and evidence generated through implementation are systematically captured, shared and applied to strengthen climate resilience. Through a structured KM Strategy focused on knowledge creation, sharing and reuse, the project will generate evidence on climate-resilient infrastructure, value chain development, youth and women's economic empowerment, catalytic finance, and policy implementation. Information gathered from monitoring and evaluation, surveys, community feedback and learning reviews will support adaptive management, inform policy dialogue, promote evidence-based decision-making, and facilitate the replication and scaling of successful adaptation interventions. A national KM sub-committee, supported by training and digital knowledge platforms, will enhance the documentation and dissemination of adaptation best practices, lessons learned and innovative approaches.

The project adopts a multi-stakeholder learning approach, recognising government institutions, communities, private sector actors, financial institutions, civil society, academia and development partners as both producers and users of knowledge. A Community of Practice on Climate Change Adaptation will foster peer learning, cross-sectoral collaboration and knowledge exchange to strengthen locally led adaptation and improve implementation outcomes. Knowledge products, including case studies, success stories, practical guidelines and multimedia materials, will be disseminated through workshops, webinars, social media, community outreach and local communication channels. By promoting continuous learning, stakeholder engagement and evidence-based policy development, the project will strengthen adaptive capacity, support sustainable and inclusive resilience-building, and enable the expansion of climate adaptation solutions beyond the four target districts.

Describe the consultative process, including the list of stakeholders consulted, undertaken during project preparation, with reference to vulnerable groups, including gender considerations, in compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund.

The project design has been informed by a multi-tiered consultative process involving national ministries, technical departments, district authorities, local institutions, civil society organisations and community members in the four target districts of Chipinge, Chivi, Insiza and Umzingwane. The consultations were undertaken to validate the climate vulnerability context, identify priority adaptation needs, confirm suitable intervention areas, and ensure that the proposed activities respond to the needs of vulnerable groups, including women, youth, persons with disabilities and resource-poor households.

The consultative process was undertaken in compliance with the Adaptation Fund Environmental and Social Policy and Gender Policy, with attention to access and equity, marginalised and vulnerable groups, gender equality and women's empowerment. Consultations were designed to support co-creation of the proposal, including identification of priority locations, locally appropriate adaptation options, and potential social and environmental risks.

The consultative process involved both national- and district-level stakeholders, as well as community-level discussions in the targeted districts. The following ministries, government departments, local authorities, civil society organisations and community stakeholders were consulted during project preparation:

- Ministry of Environment, Climate, and Wildlife: Technical Departments- Climate Change Management Department, Meteorological Services Department (MSD), EMA, Forestry Commission.
- Ministry of Lands, Agriculture, Fisheries, Water and Rural Development: Agricultural Advisory Services (ARDAS), Department of Irrigation (DOI), Zimbabwe National Water Authority (ZINWA), Veterinary

Services Department, Department of Water and Sanitation

- Ministry of Women Affairs, Community, Small and Medium Enterprises Development
- Ministry of Local Government and Public Works: Department of Civil Protection (DCP), Rural District Councils, District Development Coordinators.
- Ministry of Finance and Economic Development
- Ministry of Information, Publicity and Broadcasting.
- Ministry of Energy and Power Development (Rural Electrification Fund)
- Ministry of Youth Empowerment, Development and Vocational Training
- Department of Social Development,
- Rural Infrastructure Development Agency
- Tokwe Sub Catchment Council
- NGOs in the target districts such as World Vision, Community Technology Development Organisation, Care International, Zimbabwe Project Trust
- Local Police and local community representatives

District-level consultations focused on identifying the baseline situation in each district, existing gaps, priority vulnerabilities, and the most appropriate adaptation interventions. Consultations confirmed that drought is the dominant climate hazard affecting the four target districts, with direct impacts on food security, agricultural productivity, livestock, water access and household livelihoods. Stakeholders consistently identified climate-resilient water infrastructure, particularly irrigation and reliable water supply, as a priority adaptation strategy to enable production despite increasingly unreliable rainfall.

Agro-processing, agroforestry, drought-tolerant crops and small livestock were also identified as important interventions to improve food security, reduce post-harvest losses, diversify incomes and strengthen resilience. Stakeholders highlighted the need for stronger market linkages, business development support, aggregation and access to finance so that climate-resilient production can translate into sustained income benefits.

Women and youth were identified as particularly vulnerable to climate impacts due to their social and economic roles, limited access to productive assets, and barriers to finance, land, skills and decision-making. Stakeholders recommended that project interventions deliberately target women and youth, create employment and enterprise opportunities, reduce the burden of water collection, and strengthen women's participation in local governance structures. At the same time, consultations emphasised that men should also be engaged to avoid negative impacts on household and community relations.

Gender and vulnerability considerations have also been integrated into the project design. Women and youth will be targeted across project activities, including irrigation and water governance structures, Village Business Units, producer groups, vocational training, enterprise incubation and value chain finance pathways. Project monitoring will include sex-, age- and vulnerability-disaggregated data where relevant. A detailed gender analysis will be undertaken during full proposal development and will inform a Gender Action Plan.

The project will continue stakeholder engagement during full proposal development and implementation. Further consultations will be undertaken as site-specific designs, environmental and social assessments, safeguards instruments, targeting criteria and governance arrangements are developed. A grievance redress mechanism will also be established and communicated to communities to ensure that concerns related to access, benefit sharing, water allocation, labour practices, land use or other project-related issues can be raised and addressed transparently.

A detailed consultation report, including stakeholder lists and records of community consultations, will be annexed to the full proposal.

H. Provide justification for funding requested, focusing on the full cost of adaptation reasoning.

The requested Adaptation Fund grant will finance the full incremental cost of adaptation required to build the resilience of vulnerable communities in Chipinge, Chivi, Insiza and Umzingwane. The project responds to climate risks that are already undermining livelihoods in the four target districts, particularly recurrent drought, mid-season dry spells, water insecurity, declining agricultural productivity, weak market access and limited

access to finance. Adaptation activities were identified through stakeholder and community consultations, which enabled preliminary assessment of feasibility, effectiveness, urgency, co-benefits and equity considerations.

Without Adaptation Fund resources, baseline rural development investments would likely remain fragmented and insufficiently climate-proofed. Communities would continue to rely heavily on rain-fed agriculture, limited water infrastructure, low-value subsistence production, weak market systems and reactive coping strategies during drought years. AF resources will therefore finance the additional adaptation-specific measures needed to ensure that water infrastructure, production systems, value chains and enterprises can function under hotter, drier and more variable climate conditions.

Component 1: Climate-resilient water and productive infrastructure

Component 1 will allocate USD 7.2 million to climate-resilient water and productive infrastructure, including four climate-adapted irrigation schemes, eight Village Business Units, one dam, and four solar-powered potable piped water systems across the four target districts. These investments address one of the main drivers of vulnerability identified during consultations: limited access to reliable water for domestic and productive use under conditions of increasing drought, higher temperatures and mid-season dry spells.

Under a business-as-usual scenario, water and irrigation investments would remain partly conventional, fragmented and vulnerable to climate stress. Communities would continue to face unreliable dry-season water access, high exposure to crop failure, and repeated rehabilitation costs after droughts, floods or infrastructure breakdowns. AF additionality lies in financing the climate-proofing measures that enable these assets to remain functional under more variable and extreme climate conditions, including solar-powered systems, water-efficient irrigation technologies, improved storage, climate-informed design, inclusive governance, and operations and maintenance arrangements.

The project will establish or strengthen asset management committees for the 17 main water and productive infrastructure assets supported under Component 1, including irrigation schemes, VBUs, the dam and piped water systems. Women's participation in these committees will be deliberately supported, with a target of 50% representation. Solar-powered irrigation and piped water systems will reduce dependence on grid electricity and diesel, improving reliability in remote or off-grid areas and reducing recurrent operating costs. Drip irrigation in the eight Village Business Units and centre-pivot irrigation in the four irrigation schemes will promote energy-efficient and water-efficient production.

The cost is justified by the long-term adaptation value of the infrastructure package. While water infrastructure is capital-intensive, it creates durable assets that reduce drought exposure, support year-round production, lower recurrent energy costs, improve domestic water access, and provide the foundation for climate-resilient value chains and enterprise development under Component 2.

Adaptation benefit: improved year-round access to domestic and productive water; reduced exposure to drought and water insecurity; improved agricultural reliability; strengthened local water governance; reduced recurrent operating costs; and sustained functionality of infrastructure under climate stress.

Component 2: Climate-resilient value chains and access to finance

Component 2 will allocate USD 3.5 million to climate-resilient value chain development. This component will support drought-tolerant crop production, agro-processing, small livestock, agroforestry and market-linked enterprise development across the four target districts. The component responds to barriers identified during consultations, including subsistence agriculture, low productivity, weak market access, limited value addition, insufficient business skills and lack of appropriate financing.

Under a business-as-usual scenario, households would remain highly dependent on low-input, rain-fed production with limited value addition and weak market linkages. Drought-tolerant crops, livestock and agroforestry would remain under-commercialised, while producers would face high transaction costs, low bargaining power and limited access to working capital or equipment finance. AF additionality lies in linking climate-resilient production with aggregation, processing, business development, market linkages and catalytic financing pathways.

The project will support 15 agro-processing centres for drought-tolerant crops such as sesame, sunflower and traditional grains, improving market access, reducing post-harvest losses, creating green jobs and diversifying income streams. Drought-tolerant crop commercialisation, small livestock and commercial agroforestry will support climate-smart production, business skills, sustainable practices and income diversification. These activities will help shift vulnerable households from subsistence-oriented production toward more resilient, market-linked and income-generating adaptation pathways.

The component will also develop a catalytic/revolving financing mechanism, to be further defined and costed during full proposal development. This mechanism will support selected producer groups, agro-processors, service providers and enterprises to access early-stage asset finance, working capital, lease-to-own arrangements and market-linked financing where viable. It will not replace grant finance for public-good adaptation investments; rather, it will help selected productive activities become more financeable once climate, market and transaction risks are reduced.

The cost is justified by the component's multiplier effect across several value chains. Investments in aggregation, agro-processing, market linkages and financing pathways can serve large numbers of producers, reduce post-harvest losses, improve producer margins, create rural employment and strengthen the commercial viability of drought-tolerant crops, small livestock and agroforestry enterprises. By linking production to processing, markets and finance, the component generates stronger adaptation returns than isolated input support or stand-alone production activities.

Adaptation benefit: increased income from climate-resilient value chains; reduced dependence on climate-sensitive subsistence farming; improved aggregation and market access; reduced post-harvest losses; stronger value addition; and improved investment readiness of selected producer groups and enterprises.

Component 3: Livelihood diversification and enterprise development for women and youth

Component 3 will allocate **USD 1,100,000** to vocational skills training, entrepreneurship development and business incubation for **1,000 youth** across the four target districts. This investment will support livelihood diversification as a climate adaptation strategy by enabling youth and women to develop income-generating activities that are less directly exposed to rainfall variability, drought and climate-sensitive agricultural production.

Under a business-as-usual scenario, youth and women would continue to face limited livelihood options, weak access to skills, low access to finance, limited productive assets and high dependence on climate-sensitive agriculture. Existing vocational training systems may provide some skills development, but they are often not systematically linked to climate-resilient value chains, productive infrastructure, business incubation or financing pathways. AF additionality therefore lies in connecting vocational training to the project's wider adaptation architecture, including irrigation maintenance, solar pump servicing, agro-processing, aggregation, trading, small livestock services and enterprise bookkeeping.

The project will use existing vocational training centres where possible, reducing infrastructure costs and strengthening national systems. Training will focus on skills linked to local market demand and project-supported value chains. This will be complemented by business planning, financial literacy, mentoring, enterprise formalisation and access to start-up or working capital through the project's financing pathways, where viable. By combining skills development with incubation and finance readiness, the component will reduce the risk that training remains unused or disconnected from market opportunities.

The cost is justified by the package of support provided: demand-driven vocational training, entrepreneurship development, business incubation, mentoring, financial literacy, and linkage to start-up or working capital. The use of existing training centres and local delivery models will improve cost-effectiveness by avoiding the need to establish new training infrastructure, reducing transport and accommodation costs, and improving access for rural youth and women.

Adaptation benefit: diversified livelihoods; reduced dependence on rain-fed agriculture; new income-generating opportunities for youth and women; stronger local service ecosystems for climate-resilient

infrastructure and value chains; and improved capacity of vulnerable groups to absorb and recover from climate shocks.

Component 4: Knowledge management, learning and policy support

Component 4 will allocate USD 711,520.70 to knowledge management, learning and policy support for climate change adaptation. This will ensure that project implementation is evidence-based, adaptive and scalable. The project will establish a National Knowledge Management Framework and Repository for Climate Adaptation, expected to reach 8,000 stakeholders across government, civil society, implementing partners and other actors. It will also establish a Community of Practice for climate adaptation to support peer learning and cross-sectoral dialogue at subnational and national levels.

Under a business-as-usual scenario, lessons from district-level adaptation investments would remain fragmented, weakly documented and insufficiently linked to national policy, investment planning and replication. As a result, successful approaches to climate-resilient infrastructure, value chain finance, youth and women enterprise development, and locally led adaptation may not be systematically captured, improved or scaled. AF additionality lies in systematising learning, documenting what works, and using evidence to inform adaptive management, policy dialogue and future adaptation investment.

The component will also support the development of two policy or strategy documents. One will support the establishment of a National Adaptation Plan Investment Framework, creating a stronger enabling environment for public and private investment in adaptation at national and subnational levels. The other will support the integration of climate adaptation planning into Rural District Council development plans, ensuring that the national devolution agenda is climate risk-informed.

The cost is justified by the component's role in strengthening the enabling environment for long-term adaptation beyond the project sites. By investing in knowledge systems, learning platforms, policy support and evidence generation, the project will improve the quality of implementation, support replication of successful models, and help translate district-level lessons into national and subnational adaptation planning.

Adaptation benefit: improved evidence for adaptive management; stronger policy and investment planning; increased capacity to replicate successful approaches; and better integration of climate adaptation into subnational development planning

Overall full-cost adaptation reasoning

The requested AF resources will finance adaptation activities that go beyond business-as-usual rural development. They will cover the additional costs of climate-proofing water infrastructure, promoting water-efficient and solar-powered systems, shifting production toward drought-tolerant and climate-resilient value chains, building enterprise and finance pathways, and strengthening policy and knowledge systems for long-term adaptation.

The project therefore applies a full-cost adaptation rationale: public-good and community-level adaptation investments will be grant-financed, while selected productive and revenue-generating activities will be supported to become more financeable over time. This approach ensures that AF resources remain focused on vulnerable communities and climate-risk reduction, while also creating pathways for more durable, market-linked and financially sustainable adaptation outcomes beyond the grant period.

J. Describe how the sustainability of the project outcomes has been taken into account when designing the project.

The project has been designed to ensure that benefits continue beyond the Adaptation Fund financing period. Sustainability has been considered across five dimensions: institutional and policy sustainability; financial and economic sustainability; technical and operational sustainability; environmental sustainability; and social, gender and youth inclusion. The project will work through existing government institutions, local authorities, producer organisations, community structures, financial actors and private sector partners rather than establishing parallel systems.

Institutional and policy sustainability

Institutional sustainability will be supported through the involvement of government stakeholders at national, provincial, district and community levels during project preparation and implementation. Project activities will be executed through relevant government ministries, departments and local authorities to strengthen ownership, political support and technical backstopping beyond the project period.

The project will work closely with the Department of Irrigation, ZINWA, ARDA, AGRITEX, RIDA, Rural District Councils and relevant community structures to support the planning, implementation, operation and maintenance of climate-resilient infrastructure. Water user committees, dam committees, irrigation management committees and other asset management structures will be established or strengthened to support equitable water distribution, productive water use, local governance and long-term maintenance.

The project will also support policy and planning processes that can sustain outcomes beyond project implementation, including the National Adaptation Plan Investment Framework, the National Irrigation Framework, updates to Zimbabwe's Irrigation Policy where relevant, and integration of climate adaptation into Rural District Council development plans. This will help embed project lessons and adaptation approaches into national and subnational systems.

Technical and operational sustainability

The project will prioritise technologies that are appropriate to local conditions, water availability, affordability, ease of operation, availability of spare parts and long-term maintenance capacity. Drip irrigation will be used for Village Business Units and community gardens, while centre-pivot systems will be used for larger irrigation schemes where technically and economically appropriate. Water-use efficiency will be promoted through drip and centre-pivot irrigation, moisture sensors, mulching and improved water management practices.

Borehole drilling and piped water investments will be preceded by hydrogeological assessments to confirm groundwater availability and reduce risks such as groundwater depletion or soil salinisation. Dam rehabilitation will be supported by an operation, maintenance, monitoring, emergency response and catchment protection plan in line with Zimbabwean guidance. After project closure, ZINWA, local authorities and communities will continue monitoring dam safety and performance, including through relevant dam safety inspection and monitoring procedures.

The project will train local committees and community members on operation, maintenance, management and replacement investment for irrigation schemes, piped water systems and related infrastructure. It will also support user-based O&M and replacement arrangements to ensure that critical components can be repaired or replaced over time. RIDA, ZINWA and the Department of Irrigation will be engaged to provide long-term post-construction support, recognising that complete handover of complex infrastructure to communities has often not been sustainable in Zimbabwe.

Financial and economic sustainability

The project's economic sustainability will be supported by embedding infrastructure, value chains and enterprise activities within commercially oriented and market-linked systems. Irrigation schemes, Village Business Units, agro-processing, small livestock, agroforestry and youth- and women-led enterprises will be linked to producer aggregation, business planning, financial literacy, market linkages and financing pathways where viable.

AF resources will be used to reduce early-stage risks, build capacity and prepare selected producer groups and enterprises for follow-on finance. The project will engage microfinance institutions, commercial banks, off-takers, aggregators, equipment suppliers, producer organisations and cooperatives to support more sustainable financing pathways over time. However, specific instruments such as guarantees, first-loss capital, risk-sharing facilities or leverage targets will be confirmed only during full proposal development, based on feasibility, fiduciary arrangements and partner commitments.

To improve the long-term viability of project-supported enterprises, the project will support "farming as a business", financial literacy, enterprise management, business plans, investment profiles, formal contracts with off-takers where feasible, aggregation models, record-keeping and digital tools where appropriate. Diversified revenue streams from drought-tolerant crops, agro-processing, small livestock, agroforestry, apiculture and

rural services will reduce dependence on a single climate-sensitive livelihood source and strengthen household resilience to climate and market shocks.

Environmental sustainability

Environmental sustainability is embedded in the project's focus on climate-resilient and resource-efficient production systems. Solar-powered piped water systems, solar-powered irrigation and solar-powered agro-processing machinery will reduce dependence on diesel and grid electricity, lowering operating costs and emissions. Drought-tolerant crops such as sorghum, millet, sesame and sunflower are generally lower-input and better suited to dry conditions than maize and other more water-demanding crops.

Agroforestry, afforestation, fodder trees, orchards, apiculture, gully control, groundwater recharge, contour ridges and catchment protection activities will help reduce land degradation, improve soil and water management, reduce siltation risks and support biodiversity. Catchment management activities upstream of Sukasihambe Dam will help reduce sedimentation and protect the long-term functionality of the dam and associated irrigation investments.

Small livestock, particularly goats, will provide a climate-resilient livelihood option with lower water requirements than cattle and stronger suitability for dry environments. Goat manure can also contribute to organic soil fertility. Agro-processing and value addition will reduce post-harvest losses and support productive use of by-products, such as sunflower and sesame cake for livestock feed.

Social sustainability, gender and youth inclusion

Social sustainability will be strengthened through inclusive governance, community ownership, conflict resolution and grievance mechanisms. Community-based management committees, irrigation management committees, water point committees, producer groups and other local structures will be trained in governance, ESMP implementation, monitoring, grievance handling and conflict management. This will help maintain social cohesion and reduce the risk of disputes over water, infrastructure, land use, benefit-sharing or market access.

The project is designed to reach 86,500 individuals across selected wards in the districts of Chivi, Chipinge, Insiza, and Umzingwane. To promote gender equity and encourage youth engagement, it aims for 50% of the beneficiaries to be women and 25% to be young people. Women and youth will be intentionally integrated into project governance and benefit-sharing frameworks. Efforts will be made to enhance women's representation on management committees. At the same time, targeted initiatives such as vocational training, entrepreneurship development, producer groups, value chain activities, and financing pathways will be directed at both women and youth. This strategy will not only enhance ownership but also empower those facing significant climate-related challenges to participate in decision-making and reap the benefits of project investments.

Beneficiaries will be expected to contribute through in-kind and, when appropriate, cash inputs toward community infrastructure, fostering ownership, commitment, and sustainability. These contributions will be carefully designed to ensure that poorer households and vulnerable groups are not left out. Furthermore, a project grievance redress mechanism alongside continuous stakeholder engagement will ensure that any concerns are addressed openly throughout the implementation process.

Ultimately, the project aims to bolster the chances that the infrastructure, institutions, value chains, enterprises, and policy processes will continue providing adaptation benefits long after the project has concluded.

K. Provide an overview of the environmental and social impacts and risks identified as being relevant to the project.

The proposed Strengthening Climate Resilience of Drought-Prone Districts in Zimbabwe (SCRDP) project aims to enhance the adaptive capacity and resilience of vulnerable communities in Umzingwane, Insiza, Chivi and Chipinge districts. The project is assessed as having an **overall Moderate environmental and social risk profile**. The majority of identified risks relate to biodiversity and natural resource management, community health and safety, labour and working conditions, stakeholder inclusion, and gender equality. No significant displacement or resettlement impacts have been identified, while risks to cultural heritage are considered low and manageable. The project has incorporated appropriate mitigation measures into its design and will implement a comprehensive environmental and social management system to ensure compliance with national and international safeguard requirements.

Environmental Risks and Treatment Measures

Environmental risks are primarily associated with the construction and rehabilitation of climate-resilient irrigation schemes, dams and piped water infrastructure, as well as climate-smart agricultural production activities. Potential impacts include biodiversity loss, disturbance of sensitive habitats, increased human–wildlife conflict, water resource depletion, soil erosion, and contamination of soil and water from agricultural inputs and construction activities. To address these risks, the project will undertake environmental and social impact assessments and implement Environmental and Social Management Plans (ESMPs), biodiversity-sensitive site selection procedures, climate-proofed infrastructure designs, integrated pest management approaches, erosion control measures, and habitat protection interventions. The project will also work with relevant government agencies and local communities to develop and implement appropriate human–wildlife conflict mitigation measures and ensure sustainable natural resource management.

Community Health, Safety, Labour and Climate Risk Management

The project may generate community and occupational health and safety risks related to construction works, including dust, noise, traffic, water contamination, sanitation concerns and workplace accidents. In addition, climate-related hazards such as droughts, floods, cyclones and severe winds could affect infrastructure performance and community safety. To manage these risks, the project will apply national occupational health and safety requirements, contractor management procedures, worker training, supervision and monitoring mechanisms, and emergency preparedness measures. Climate risk screening and climate-proofing of infrastructure will be integrated into project planning and design, while labour practices will be monitored to prevent unsafe working conditions, child labour, discrimination and other labour rights violations.

Social Inclusion, Gender Equality and Accountability Measures

Social risks relate mainly to the potential exclusion of vulnerable groups from project benefits and decision-making processes, barriers to stakeholder participation and grievance reporting, and the risk of unintended gender-based violence (GBV), sexual exploitation, abuse and harassment (SEAH), or unequal access to resources and opportunities. To mitigate these risks, the project will implement a comprehensive Stakeholder Engagement Plan, establish and maintain an accessible Grievance Redress Mechanism (GRM), and develop a Gender Action Plan and GBV/SEAH prevention measures. Continuous awareness raising, community consultations, targeted inclusion of women, youth and other vulnerable groups, and regular monitoring of stakeholder engagement processes will help ensure compliance with the Adaptation Fund ESP principles on human rights, gender equality, accountability and protection of vulnerable populations.

Cultural Heritage and Safeguard Compliance

Although risks to cultural heritage are considered low, excavation and construction activities could potentially encounter archaeological artefacts, sacred sites or other cultural resources. The project will therefore implement careful site selection processes, undertake community consultations where required, and apply a Chance Finds Procedure during all civil works. Through these measures, together with ongoing environmental and social monitoring, the project will maintain compliance with the Adaptation Fund ESP, UNDP SES and Zimbabwe's

national SHE framework, ensuring that project benefits are delivered in an environmentally sustainable, socially inclusive and climate-resilient manner

PART III: IMPLEMENTATION ARRANGEMENTS

Describe the arrangements for project/ programme implementation.

UNDP will be the Implementing Entity for this project, and the Ministry of Agriculture, Mechanisation and Water Resources Development (MAMWRD) will act as the Executing Entity. The project will get technical assistance from key government ministries responsible for gender, youth, agriculture, water, and local governance. UNDP will oversee management, quality assurance, financial control, monitoring, reporting, and fund disbursement.

The Project Steering Committee, co-chaired by the MEWC and UNDP, will be responsible for making management decisions when guidance is required by the Project Management Unit, including recommendations for UNDP/Implementing Partner approval of project plans and revisions, and addressing any project-level grievances. In order to ensure UNDP's ultimate accountability, PSC decisions should be made in accordance with standards that shall ensure management for development results, best value money, fairness, integrity, transparency and effective international competition. The PSC will comprise not more than ten (10) representatives drawn from relevant line Ministries, Government departments, and farmer organisations. Specific responsibilities of the Project Steering Committee include:

- Provide overall guidance and direction to the project, ensuring it remains within any specified constraints;
- Provide guidance on new project risks, and agree on possible countermeasures and management actions to address specific risks;
- Review the project progress, and provide direction and recommendations to ensure that the agreed deliverables are produced satisfactorily according to plans;
- Appraise the annual project implementation report, including the quality assessment rating report; make recommendations for the workplan;
- Assess and decide to proceed on project changes through appropriate revisions.

A. Demonstrate how the project aligns with the Results Framework of the Adaptation Fund

The project contributes directly to AF Outcomes 4 and 6, and secondarily to AF Outcomes 2, 3, 5, 7 and 8, by: (i) strengthening climate-resilient irrigation, piped water, dam and productive water infrastructure in drought-prone districts; (ii) supporting climate-resilient value chains, including drought-tolerant crops, small livestock, agroforestry, apiculture and agro-processing; (iii) diversifying and strengthening climate-resilient livelihoods and income sources for vulnerable households, youth and women; (iv) strengthening institutional capacity, knowledge management and policy processes for adaptation; and (v) supporting market linkage, catalytic financing and investment-readiness pathways for selected climate-resilient enterprises.

Table 3: Results Framework

Project Outcomes(s) ¹	Project Outcome Indicator(s)	Adaptation Fund Outcome	Fund Outcome Indicator	Grant Amount (USD)
Component 1: Climate-resilient water and productive infrastructure				
Outcome 1: Vulnerable smallholder communities have improved access to climate-resilient water infrastructure and productive assets that reduce exposure to drought, strengthen food and water security, and enable market-oriented adaptation	1.1 Number and type of climate-resilient water and productive infrastructure assets established or rehabilitated with climate-informed designs. 1.2 Hectares of irrigation established or rehabilitated with climate-resilient design. 1.3 Number of households or communities with improved access to productive and/or domestic water security.	Outcome 4: Increased adaptive capacity within relevant development sector services and infrastructure assets.	4.2: Physical infrastructure improved to withstand climate change and variability-induced stress.	7,200,000
Component 2: Climate-resilient value chains and access to finance				
Outcome 2: Climate-resilient value chains are strengthened and commercialised, with smallholders, producer groups, agro-processors and local enterprises better able to access markets, generate predictable cashflows, and mobilise follow-on finance	2.1 Number of households supported to commercialise drought-tolerant crops through commodity groups, seed systems, aggregation and market linkages. 2.2 Number and type of agro-processing centres, service models, producer groups or rural enterprises supported. 2.3 Number and type of climate-resilient livelihood or value chain options strengthened, including drought-tolerant crops, small livestock, agroforestry, apiculture and agro-processing. 2.4 Number of producer groups, agro-processors or enterprises supported with market linkages, investment readiness or financing pathways	Outcome 6: Diversified and strengthened livelihoods and sources of income for vulnerable people in targeted areas. Secondary contribution to Outcome 5: Increased ecosystem resilience in response to climate change and variability-induced stress. Secondary contribution to Outcome 8: Support the development and diffusion of innovative adaptation practices, tools and technologies	6.1: Percentage of households and communities having more secure access to livelihood assets. 6.2: Percentage of targeted population with sustained climate-resilient alternative livelihoods. 5: Ecosystem services and natural resource assets maintained or improved under climate change and variability-induced stress.	3,500,000

			8: Innovative adaptation practices are rolled out, scaled up, encouraged and/or accelerated	
Component 3: Livelihood diversification and enterprise development for women and youth				
Outcome 3: Youth and women have improved skills, enterprise capacity and access to finance for climate-resilient livelihoods and services linked to project-supported infrastructure and value chains	3.1 Number of rural youth and women trained in market-relevant vocational and entrepreneurship skills linked to project infrastructure and value chains. 3.2 Number of youth- and women-led enterprises supported with business planning, financial literacy, records, mentorship, formalisation and market linkages. 3.3 Number of investment-ready youth- and women-led enterprises linked to VSLAs, group-based finance, Component 2 financing pathways, MFIs or partner financial institutions where viable	Outcome 6: Diversified and strengthened livelihoods and sources of income for vulnerable people in targeted areas. Secondary contribution to Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level	6.1: Percentage of households and communities having more secure access to livelihood assets. 6.2: Percentage of targeted population with sustained climate-resilient alternative livelihoods. 3.2: Percentage of targeted population applying appropriate adaptation responses	1,100,000
Component 4: Knowledge Management, Learning and Policy Support				
Outcome 4: Evidence and learning from project implementation are used to strengthen adaptation planning, policy dialogue, public-private collaboration and scaling of climate-resilient value chain finance	4.1 Knowledge management framework and digital repository established and operational. 4.2 Number of stakeholders reached through the repository, knowledge products, learning events or dissemination activities. 4.3 Community of Practice established and number of national learning events convened. 4.4 Number of policy and investment planning processes supported, including the NAP Investment Framework, National Irrigation Framework and Irrigation Policy update where relevant	Outcome 7: Improved policies and regulations that promote and enforce resilience measures. Secondary contribution to Outcome 2: Strengthened institutional capacity to reduce risks associated with climate-induced socioeconomic and environmental losses. Secondary contribution to Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level.	7: Climate change priorities integrated into national development strategy. 2.1: Capacity of staff to respond to, and mitigate impacts of, climate-related events from targeted institutions increased. 3.2: Percentage of targeted population applying appropriate adaptation responses.	711,520,70

PART IV: ENDORSEMENT BY GOVERNMENT AND CERTIFICATION BY THE IMPLEMENTING ENTITY

- A. Record of endorsement on behalf of the government³¹** *Provide the name and position of the government official and indicate date of endorsement. If this is a regional project/programme, list the endorsing officials all the participating countries. The endorsement letter(s) should be attached as an annex to the project/programme proposal. Please attach the endorsement letter(s) with this template; add as many participating governments if a regional project:*

Mr. Washington Zhakata Chief Director, Ministry of Environment, Climate and Wildlife, Zimbabwe	
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- B. Implementing Entity certification:***Provide the name and signature of the Implementing Entity Coordinator and the date of signature. Provide also the project/programme contact person's name, telephone number and email address*

I certify that this proposal has been prepared in accordance with guidelines provided by the Adaptation Fund Board, and prevailing National Development and Adaptation Plans (National Adaptation Plan, Zimbabwe National Climate Change Policy, National Agriculture Policy Framework and National Development Strategy 2) and subject to the approval by the Adaptation Fund Board, commit to implementing the project/programme in compliance with the Environmental and Social Policy and the Gender Policy of the Adaptation Fund and on the understanding that the Implementing Entity will be fully (legally and financially) responsible for the implementation of this project/programme.

Implementing Entity Coordinator Name and Signature:

DocuSigned by:

Nancy Bennet

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Nancy Bennet

Director, Quality and Impact Hub and
Executive Coordinator, Vertical Funds
Bureau for Policy and Programme Support (BPPS)
United Nations Development Programme

Date: 12-Aug-2026

Tel:

Email: nancy.bennet@undp.org

Shovon Kibria

Email: shovon.kibira@undp.org

³¹ Each Party shall designate and communicate to the secretariat the authority that will endorse on behalf of the national government the projects and programmes proposed by the implementing entities.

All communications should be addressed, "The Secretary for Environment, Climate and Wildlife"

P Bag 7753 Causeway,
Zimbabwe
Telephone: 701681/3
Fax: 252673

Your Ref.:
Our Ref: NRB/53



MINISTRY OF ENVIRONMENT,
CLIMATE & WILDLIFE
11th Floor, Kaguvi Building
Cnr 4th Street/Central Avenue
Harare

22 July 2026

To: The Adaptation Fund Board
c/o Adaptation Fund Board Secretariat
Email: Secretariat@Adaptation-Fund.org
Fax: 202 522 3240/5

Subject: Endorsement for "Strengthening Climate Resilience of Drought-Prone Districts in Zimbabwe (SCRDP)"

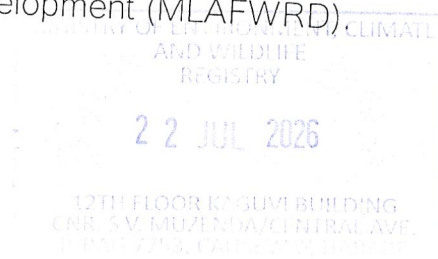
On behalf of the designated authority for the Adaptation Fund in Zimbabwe, I confirm that the above project proposal is in accordance with the **government's national priorities in implementing adaptation activities to reduce adverse impacts of, and risks, posed by climate change in Zimbabwe.**

Accordingly, I am pleased to endorse the above project proposal for the Adaptation Fund. If approved, the project will be implemented by the United Nations Development Programme (UNDP), and executed by the Ministry of Agriculture, Mechanisation and Water Resources Development (MAMWRD). The Executing Entity is formerly known as the Ministry of Lands, Agriculture, Fisheries, Water and Rural Development (MLAFWRD).

Sincerely,

A handwritten signature in black ink, appearing to be 'W. Zhakata'.

Mr. Washington Zhakata
Chief Director Environment, Climate and Wildlife
For Secretary of Environment, Climate and Wildlife





Revised PFG Submission Form¹
Project Formulation Grant (PFG)

Submission Date: 28 July 2026

Adaptation Fund Project ID: AF00000541

Country: Zimbabwe

Title of Project: Strengthening Climate Resilience of Drought-Prone districts in Zimbabwe (SCRDP)

Type of IE: MIE

Implementing Entity: UNDP

Executing Entity: UNDP

A. Project Preparation Timeframe

Start date of PFG	01 December 2026
Completion date of PFG	01 October 2027

B. Proposed Project Preparation Activities (\$)

List of Proposed Project Preparation Activities	Output of the PFG Activities	US\$ Amount	Budget Note
International consultant - Lead Consultant: Project Design and Development Scope includes: · Leading the overall PFG project design process and providing strategic and technical guidance on climate adaptation. · Conducting climate risk and vulnerability assessments and identifying priority adaptation interventions. · Developing the project strategy, Theory of Change, results framework, and climate adaptation components. · Leading stakeholder consultations and ensuring alignment with national policies, priorities, and donor requirements. · Providing quality assurance and consolidating all technical inputs into a coherent, high-quality project proposal.	- Inception Report and detailed PFG workplan. - Climate Risk and Vulnerability Assessment Report. - Project Theory of Change, Results Framework, and Climate Adaptation Strategy. - Draft and final Adaptation Fund Fully Developed Proposal (FDP). - Consolidated project document and mandatory annexes meeting Adaptation Fund requirements.	\$35,000	International PFG Team Leader - Climate Adaptation Specialist. Budgeted at USD 700/day × 50 days.
Local Consultants		\$48,000	Irrigation Engineer (USD 400 × 40 days), Rural

¹ As presented in AFB/PPRC.33/40 Annex 1.

Scope includes: · Conducting sector-specific assessments and analyses to inform project design and identify key constraints, opportunities, and investment priorities. · Providing technical inputs on irrigation development, rural finance, value chains, gender equality, social inclusion, and socioeconomic considerations. · Supporting stakeholder consultations, field assessments, and validation workshops with relevant institutions and beneficiary groups. · Developing recommendations, action plans, and technical outputs within their respective areas of expertise, ensuring alignment with project objectives. · Contributing to the preparation of the project document, results framework, budget, and supporting studies, while ensuring integration and coherence across all technical components.	• Sector-specific technical assessment reports. • Irrigation, value chain, rural finance, gender, and social inclusion analyses. • Technical recommendations and investment priorities for project design. • Inputs to the project budget, results framework, and implementation arrangements. • Technical annexes integrated into the final project proposal.		Finance and Value Chain Consultant (USD 400 × 40 days), Gender and SES Consultant (USD 40 × 40 days).
Travel Costs for Expert Consultations and Stakeholder Engagement • Scope includes: · Supporting stakeholder engagement meetings in the four target districts (Insiza, Chibi, Wanezi, and Umzingwane) to collect inputs, validate findings, and build ownership of the project design. · Facilitating participation of consultants and Government of Zimbabwe representatives in field consultations through provision of travel-related costs and Daily Subsistence Allowances (DSAs). · Organizing and conducting a validation workshop to present key findings, review project interventions, and obtain stakeholder feedback on the proposed project design. · Providing DSAs for eligible workshop participants and stakeholders to ensure effective representation and participation throughout the consultation process.	• Four district-level stakeholder consultation meetings completed. • Stakeholder inputs and priorities documented and incorporated into project design. • Validation workshop conducted and stakeholder feedback captured. • Consultation reports and attendance records produced.	\$39,000	Travel costs for the 4 Stakeholder engagement meetings in the 4 targeted districts (Insiza, Chibi, Wanezi and Umzingwane) and 1 validation workshop in Bulawayo. 1. The stakeholder meetings will be held over 6 days, with the 4 Consultants joined by 6 Government of Zimbabwe staff. DSAs will be calculated as USD181 x 7 nights x 10. 2. 1 validation workshop will be held in Masvingo, with 60 participants expected (40 will need DSAs). The workshop will take 2 days. DSAs will be calculated as USD 174 x 3 nights x 40. 3. USD 5,450 will be used for fuel, tolls and other transport-related costs.

Communic & Audio Visual Equip Scope includes: · Providing internet connectivity and communication support to facilitate field missions, stakeholder consultations, and project coordination activities. · Ensuring reliable communication and data access for consultants and project teams to support timely information sharing, reporting, and project design processes.	• Effective coordination and communication among consultants and stakeholders during project preparation. • Timely collection, sharing, and validation of project information and technical inputs.	\$2,000	Communication and connectivity charges description. Internet connectivity while in the field
Assessing the capacity of executing partners.	• HACT Assessment Report completed for the proposed Executing Entity. • Assessment findings and recommendations incorporated into project implementation arrangements.	\$3,000	5 Professional Services - HACT Assessment.
Audio Visual & Print Prod Cost Scope includes: · Printing, reproduction, and dissemination of workshop materials, reports, presentations, and other documentation required for stakeholder engagement and validation meetings.	• Stakeholder engagement and validation workshop materials produced and distributed. • Printed presentations, consultation documents, reports, and information materials available for project preparation activities.	\$1,000	6 Printing, publication of materials to be used during stakeholder engagement and validation meetings
Stakeholders' workshops for collecting stakeholder inputs and validating the project design Scope includes: · Organizing and facilitating four stakeholder engagement workshops in Chipinge, Chivi, Insiza, and Umzingwane to gather stakeholder inputs and inform project design. · Providing venue, catering, meeting materials, and logistical support for effective participation and consultation during stakeholder engagement activities. · Conducting a validation workshop in Masvingo to present project findings, validate proposed interventions, and obtain feedback from key stakeholders and partners.	• Four stakeholder engagement workshops successfully conducted in target districts. • One national validation workshop completed in Masvingo. • Stakeholder recommendations incorporated into the final project design. • Workshop proceedings and validation report finalized.	\$ 10,249	Conferencing costs for 4 stakeholder engagement and validation workshops. 1. The 4 x one-day stakeholder meetings will be held in Chipinge, Chivi, Insiza and Umzingwane, with approximately 30 participants at each site. Each of the 4 x one-day workshops will cost USD 1300. 2. 1 validation workshop will be held in Masvingo, with 60 participants expected. The validation workshop will cost approximately USD 5049..
Subtotal		\$138,249	
Implementing Entity's Management Fee		\$11,751	
Total Project Formulation Grant		\$150,000	

The Project Preparation Grant (PPG) will support the Government of Zimbabwe, in partnership with UNDP, to develop a high-quality Adaptation Fund proposal for the ***Strengthening Climate Resilience of Drought-Prone***

Districts in Zimbabwe (SCRDP) project. The proposed project aims to enhance resilience in Chipinge, Chivi, Insiza, and Umzingwane districts by transitioning vulnerable communities from highly climate-sensitive, rain-fed subsistence systems toward diversified, market-linked, and climate-resilient livelihoods. Here is the justification for PPG activities as explained in the budget notes (1-7).

1 International PPG Team Leader – Climate Adaptation Specialist

The International PPG Team Leader will provide overall technical leadership to ensure that the SCRDP project is aligned with Adaptation Fund requirements and international best practice in climate adaptation programming. Responsibilities include overseeing the situation and risk analysis, leading the pre-feasibility assessment, and guiding the development of the project strategy, theory of change, and component structure. The consultant will design the monitoring, evaluation, and learning (MEL) approach, prepare the multi-year budget, and ensure technical coherence and compliance across all sections of the proposal. This role is critical given the integrated nature of the project, which combines infrastructure investments, value chain development, enterprise support, and financial intermediation. This expertise is essential to develop a strong, bankable proposal capable of securing Adaptation Fund approval.

2 National Technical Consultants

The engagement of national consultants ensures that the project design is context-specific, technically sound, and responsive to local socio-economic realities in the targeted districts. The national consultants to be engaged under this activity include an Irrigation Engineer, a Rural Finance and Value Chain Consultant, as well as the Gender and Social & Environmental Safeguards (SES) Consultant. **The Irrigation Engineer** will support Component 1 by designing climate-resilient water infrastructure systems and ensuring that infrastructure investments reduce climate-induced production risks. **The Rural Finance and Value Chain Consultant's role** is central to Components 2 and 3 and the project's financing approach. **The Gender and Social & Environmental Safeguards (SES) Consultant** will ensure that the project is **gender-responsive**, with targeted support for women and youth enterprises, and complies with the Adaptation Fund and UNDP's environmental and social safeguards. These national experts will ground the project design in Zimbabwe's institutional, economic, and environmental context.

3 Travel Costs for Stakeholder Engagement and Validation

Travel costs are required to conduct consultations across Chipinge, Chivi, Insiza, and Umzingwane, as well as to convene a national validation workshop. These consultants will ensure **participatory design** involving all stakeholders, capture **local knowledge on climate risks, livelihood systems, and adaptation priorities** and validate the **sequenced approach linking infrastructure, enterprise development, and finance**. Given the project's focus on vulnerable and geographically dispersed communities, in-person engagement is critical to ensure ownership and relevance.

4. Communication and Connectivity (Field Internet Access)

Communication and connectivity resources are required to support coordination and data collection during fieldwork. Reliable connectivity is particularly important given the multi-component and multi-stakeholder nature of the project.

5 Professional Services – HACT Audit

The Harmonised Approach to Cash Transfers (HACT) audit is required to assess the financial management capacity of the implementing partner, the Ministry of Agriculture, Mechanisation and Water Resources Development. This will ensure compliance with UNDP fiduciary standards, identify and mitigate financial management risks, as well as strengthening accountability and transparency mechanisms.

6 Printing and Publication of Materials

Printing and publication costs will support the production of key materials for stakeholder engagement and validation. These materials facilitate informed participation, transparency, and effective feedback during consultations.

7 Conferencing Costs for Stakeholder Engagement and Validation Workshops

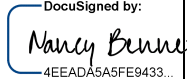
Conferencing costs are required to organise stakeholder meetings and validation workshops.

All in all, the PPG resources are essential to develop a technically rigorous and strategically coherent Adaptation Fund proposal for the SCRDP project.

C. Implementing Entity Management fee

UNDP, as the implementing entity, will provide overall oversight, technical backstopping, quality assurance and fiduciary management throughout the PFG process. The management fee covers these responsibilities in accordance with the Adaptation fund policy.

This request has been prepared in accordance with the Adaptation Fund Board's procedures and meets the Adaptation Fund's criteria for project identification and formulation.

Implementing Entity Coordinator, IE Name	Signature	Date	Project Contact Person(s)	Telephone	Email Address
Nancy Bennet Director, Quality and Impact Hub and Executive Coordinator, Vertical Funds Bureau for Policy and Programme Support (BPPS) United Nations Development Programme	 DocuSigned by: Nancy Bennet 4EEADA5A5FE9433...	12-Aug-2026	Shovon Kibria		shovon.kibria@undp.org

UNDP-AF Project Document and all mandatory annexes (in English), incorporating the results of technical studies, stakeholder consultations, environmental and social assessments, and gender analysis.

Adaptation Fund Fully Developed Proposal and all mandatory annexes, including the project design, implementation arrangements, results framework, budget, Stakeholder Engagement Report, Environmental and Social Safeguards (SES) Report, and Gender Action Plan.

Validation Workshop Report, documenting stakeholder consultations, validation of project design, key recommendations, and stakeholder feedback incorporated into the final proposal package.

HACT Assessment Report for the Executing Entity

Annexe 1- Stakeholder Consultation Findings

Stakeholder consultations were conducted from 2–17 July 2025 at the national level and across the four target districts—Umzingwane, Insiza, Chivi, and Chipinge—to gather institutional input and validate proposed project activities. The tables below summarise feedback at different levels.

National level

Intervention	Recommendations
Dam Rehabilitation	CBDRM scope needs clarification—whether it covers only dam communities or all wards—as flooding is disrupting school attendance and may require footbridges. District workshops are needed, and village-level DRM structures should be strengthened.
Irrigation Schemes	Include a clear operations and maintenance component to ensure sustainability, particularly for future replacement investments.
Village business units (VBU)	Provide for fencing of Village Business Units in Human-Wildlife Conflict-prone areas, ensure each unit covers at least 1.25 hectares (0.25 ha for household use and 1 ha for commercial production), and equip them with solar power to strengthen climate resilience.
Piped Water Scheme	Conduct necessary surveys to confirm adequate water supply for piped schemes. Install solar-powered systems to address power challenges, and equip boreholes with monitoring devices to track water table recharge and depletion, supporting better planning and preventing overuse.
Agro Processing	There is a need for training to ensure that quality products are produced, and the necessary certifications will be obtained.
Value Chains	There is need to identify value chains with a market.
Commercial traditional grains	Collaborate with the National Gene Bank to ensure conservation of genetic material, &Community seed banks are also important to boost the community's resilience.
EWS	Procure additional Automatic Weather Stations with advanced soil and evaporation sensors to improve data coverage and accuracy, validate selected Indigenous Knowledge Systems for integration into forecasting, and provide post-training support to help beneficiaries successfully establish businesses.
Vocational Skills Training	Increase the number of AWSs to enhance data coverage and accuracy, equip them with advanced soil and evaporation sensors, validate IKS indicators through scientific study for integration into forecasting, and provide post-training business support to beneficiaries.
Agroforestry	Smallholder farmers may be encouraged to plant orchard trees, as they are discouraged to plant citrus trees.

Umzingwane Rural District

Intervention	Target Wards and Village	Justification and Recommendations
Piped water scheme	Ward 20; Ward 10.Ward 6.	An existing dam and the Portberry irrigation scheme can supply water for a proposed piped water scheme targeting 600 households; The existing dam serving the Zimbili irrigation scheme will supply water for a piped water scheme benefiting 267 households; A piped water scheme is planned, requiring drilling and solarisation of new boreholes. The area has reliable groundwater, with no history of dry boreholes, targeting 900 households.
Irrigation Schemes	Ward 20; Ward 17	An existing 35-hectare irrigation scheme is in place, but only 12 hectares are currently functional due to infrastructure requiring upgrading and rehabilitation. The ward is also targeted for a piped water scheme. A new 12.5-hectare irrigation scheme is proposed.

Value Chains and Agro-Processing	Wards 6, 9, 11, and 12 will focus on the fruit canning, and Wards 5.	Targeted wards experience high post-harvest losses of mangoes and guavas due to limited preservation, prompting a proposed fruit processing plant in Ward 12.
DRM	All Selected wards	Early warning systems & Resourcing of response plans
Vocational Skills Training	Wards- pick from selected wards.	This component should come up with starter packs for the youth. Funding for groups rather than individuals.

Insiza Rural District

Intervention	Target Wards and Village	Justification and Recommendations
Dam Rehabilitation	Ward 17: Sukasiambe Dam Ward 19: Montrose 4A Weir Ward 19 Village 15 Weir	Sukasiambe Dam, once supporting irrigation, gardens, fishing, and livestock watering, was breached during Cyclone Dineo but has strong potential for expanded livelihood benefits if rehabilitated. The two upstream weirs, including Montrose 4A, offer smaller, cost-effective irrigation potential and would strengthen catchment protection for Wanezi Dam. The district proposes rehabilitating all three structures.
Irrigation Schemes	Sukasiambe- ward 17, Montrose 4a, Village 15- Ward 19	Irrigation schemes are to be established near the dams for a consistent water supply
Piped Water Scheme	Ward 3 Silalachani- Ward 6	The area, home to over 2,000 households, lacks potable water and depends on shallow wells and Silalabuhwa Dam. A water purification plant could utilise the functional dam, while Ward 6 has potential for sand abstraction from the Umzingwane River, with an existing borehole already supplying about 800 households.
Agro Processing	A solar-powered cold chain at Filabusi centre	A proposed cold chain facility will support ten irrigation schemes by providing aggregation, storage, and marketing services to reduce post-harvest losses. Managed by Agritex and the Department of SMEs, the facility will address gaps in cold storage, while existing agro-processing centres in some schemes remain partially operational or non-functional.
Value Chains	Livestock: Cattle- Wards 18,17,9,19,16; Small Livestock- Piggery, Poultry- Ward 17 & 19 Horticulture: irrigation schemes	The livestock value chain should have a strong dip tank rehabilitation or construction component. Dip tanks are not sufficient to cover the livestock population. January Disease has wreaked havoc. Project to have dip tanks, boundary fencing, training, and research on diseases. The project should also infuse IKS in treatment protocols.
Commercial traditional grains	Ward 17, 19, 16, 9	Wards are ranked according to priority and availability of land for commercial production. Farmers in these wards are already producing these grains on a large scale; the project should give input support and training. Input support can take the form of contract farming and agro dealers, with a cost-recovery component.
EWS	All Selected wards	DRM refresher trainings; Support to revise the response and recovery plans &Resource mobilisation for DRM Plans
Vocational Skills Training	Wards- 3, 6, 19, 17	This component should come up with starter packs for the youth. Funding for groups rather than individuals.

Chivi district

Intervention	Target Wards and Village	Justification and Recommendations
Irrigation Scheme (Approx 30 Ha)	Madyangove Irrigation, Madyangove Village, Ward 11, Chivi District	Muzhwi Dam on the Tugwi River has been identified as the water source for the proposed Madyangove Irrigation Scheme in Ward 11. Located 100m from the dam, the scheme will support 200 beneficiaries and focus on horticultural crops and cereals to strengthen community resilience to climate change.
Agro-Processing Centres (6)	Nyamekwe; Nyahombe; Bwanya; Zvamapere; Madyangove & Gororo Irrigation Schemes	Nyamekwe, Nyahombe, and Bwanya irrigation schemes primarily produce wheat and maize at varying scales, offering value addition opportunities such as flour, bread, stock feed, bran, and confectionery. Zvamapere focuses on horticultural crops with related value addition, while the planned Madyangove scheme will integrate a value addition centre to strengthen climate adaptation. Gororo, a new 50 ha scheme, will produce wheat, sugar beans, chillies, and maize, with potential products including flour, animal feed, bean products, chilli products, and maize meal.
Chikofa piped Water Scheme from a borehole.	Ward 17 for Chikofa Township, nearby communities, Chamatutu & Arch-Munanka schools	Access to clean and reliable water in the Chikofa area of Chivi District remains limited, with communities relying on shallow wells, seasonal streams, and distant boreholes. The proposal aims to establish a sustainable piped water system serving key public institutions and about 200 households through eight standpipes, supplied by three interconnected boreholes feeding into a 20,000-litre central storage tank.
Vocational skills training	All selected wards- targeting 600 women and youth	Key areas for training: Tailored training; Training in Entrepreneurship and business development; Food processing, branding, packaging; VSL Training; Solar installation; bricklaying, Detergent making; Confectionery; Welding; Crocheting/ weaving and bead making; Hair dressing; Clothing and textiles; Bee Keeping and Mushroom Farming

Chipinge District

Intervention	Target Wards and Village	Justification and Recommendations
Irrigation Scheme (Approx 30 Ha)	Mahenye Irrigation scheme, Mahenye Village Ward 30,	Mahenye in Chipinge Ward 30 has 30–40 ha designated for irrigation development, with plans to draw water from the Save River through sand abstraction. Although a feasibility study was conducted in the late 1990s, funding was not secured; the proposed scheme will benefit about 80 beneficiaries.
Agro-Processing Centres (6)	-Maunganidze; Mutema-Taona; Chibuwe-Musikavanhu; Musirizwi Masocha; Mahenye Irrigation Schemes;	The project will strengthen irrigation schemes through crop-based value addition, establishing shared centres for Mutema–Taona, Chibuwe–Musikavanhu, and Musirizwi–Masocha schemes, alongside support for Maunganidze. It will also set up a Mahenye Agro-processing Centre and a sesame processing plant in Checheche, Chipinge, to enhance value addition for the area's main cash crop.
Piped Water Scheme	Chidamoyo piped water scheme- Ward 11, Nehanda 1 village	The solarisation of the Chidamoyo borehole will provide Nehanda and the surrounding villages with potable water for domestic use.
Vocational skills training	All selected wards	This component is to be accompanied by Starter packs to support business establishment.
Early warning systems	All selected wards	Gadgets to improve communication; Support for Human and Wildlife Conflict management; Automatic weather stations at irrigation schemes and value addition centres; Capacity building on DRM, especially on interpretation and dissemination; DRM refresher trainings; Support to revise the response and recovery plans

Annexe 1- Stakeholder Consultation Findings

Stakeholder consultations were conducted from 2–17 July 2025 at the national level and across the four target districts—Umzingwane, Insiza, Chivi, and Chipinge—to gather institutional input and validate proposed project activities. The tables below summarise feedback at different levels.

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Irrigation Schemes	Include a clear operations and maintenance component to ensure sustainability, particularly for future replacement investments.
Village business units (VBU)	Provide for fencing of Village Business Units in Human-Wildlife Conflict-prone areas, ensure each unit covers at least 1.25 hectares (0.25 ha for household use and 1 ha for commercial production), and equip them with solar power to strengthen climate resilience.
Piped Water Scheme	Conduct necessary surveys to confirm adequate water supply for piped schemes. Install solar-powered systems to address power challenges, and equip boreholes with monitoring devices to track water table recharge and depletion, supporting better planning and preventing overuse.
Agro Processing	There is a need for training to ensure that quality products are produced, and the necessary certifications will be obtained.
Value Chains	There is need to identify value chains with a market.
Commercial traditional grains	Collaborate with the National Gene Bank to ensure conservation of genetic material, &Community seed banks are also important to boost the community's resilience.
EWS	Procure additional Automatic Weather Stations with advanced soil and evaporation sensors to improve data coverage and accuracy, validate selected Indigenous Knowledge Systems for integration into forecasting, and provide post-training support to help beneficiaries successfully establish businesses.
Vocational Skills Training	Increase the number of AWSs to enhance data coverage and accuracy, equip them with advanced soil and evaporation sensors, validate IKS indicators through scientific study for integration into forecasting, and provide post-training business support to beneficiaries.
Agroforestry	Smallholder farmers may be encouraged to plant orchard trees, as they are discouraged to plant citrus trees.

Umzingwane Rural District

Intervention	Target Wards and Village	Justification and Recommendations
Piped water scheme	Ward 20; Ward 10.Ward 6.	An existing dam and the Portberry irrigation scheme can supply water for a proposed piped water scheme targeting 600 households; The existing dam serving the Zimbili irrigation scheme will supply water for a piped water scheme benefiting 267 households; A piped water scheme is planned, requiring drilling and solarisation of new boreholes. The area has reliable groundwater, with no history of dry boreholes, targeting 900 households.
Irrigation Schemes	Ward 20; Ward 17	An existing 35-hectare irrigation scheme is in place, but only 12 hectares are currently functional due to infrastructure requiring upgrading and rehabilitation. The ward is also targeted for a piped water scheme. A new 12.5-hectare irrigation scheme is proposed.

Value Chains and Agro-Processing	Wards 6, 9, 11, and 12 will focus on the fruit canning, and Wards 5.	Targeted wards experience high post-harvest losses of mangoes and guavas due to limited preservation, prompting a proposed fruit processing plant in Ward 12.
DRM	All Selected wards	Early warning systems & Resourcing of response plans
Vocational Skills Training	Wards- pick from selected wards.	This component should come up with starter packs for the youth. Funding for groups rather than individuals.

Insiza Rural District

Intervention	Target Wards and Village	Justification and Recommendations
Dam Rehabilitation	Ward 17: Sukasihambe Dam Ward 19: Montrose 4A Weir Ward 19 Village 15 Weir	Sukasihambe Dam, once supporting irrigation, gardens, fishing, and livestock watering, was breached during Cyclone Dineo but has strong potential for expanded livelihood benefits if rehabilitated. The two upstream weirs, including Montrose 4A, offer smaller, cost-effective irrigation potential and would strengthen catchment protection for Wanezi Dam. The district proposes rehabilitating all three structures.
Irrigation Schemes	Sukasihambe- ward 17, Montrose 4a, Village 15- Ward 19	Irrigation schemes are to be established near the dams for a consistent water supply
Piped Water Scheme	Ward 3 Silalachani- Ward 6	The area, home to over 2,000 households, lacks potable water and depends on shallow wells and Silalabuhwa Dam. A water purification plant could utilise the functional dam, while Ward 6 has potential for sand abstraction from the Umzingwane River, with an existing borehole already supplying about 800 households.
Agro Processing	A solar-powered cold chain at Filabusi centre	A proposed cold chain facility will support ten irrigation schemes by providing aggregation, storage, and marketing services to reduce post-harvest losses. Managed by Agritex and the Department of SMEs, the facility will address gaps in cold storage, while existing agro-processing centres in some schemes remain partially operational or non-functional.
Value Chains	Livestock: Cattle- Wards 18,17,9,19,16; Small Livestock- Piggery, Poultry- Ward 17 & 19 Horticulture: irrigation schemes	The livestock value chain should have a strong dip tank rehabilitation or construction component. Dip tanks are not sufficient to cover the livestock population. January Disease has wreaked havoc. Project to have dip tanks, boundary fencing, training, and research on diseases. The project should also infuse IKS in treatment protocols.
Commercial traditional grains	Ward 17, 19, 16, 9	Wards are ranked according to priority and availability of land for commercial production. Farmers in these wards are already producing these grains on a large scale; the project should give input support and training. Input support can take the form of contract farming and agro dealers, with a cost-recovery component.
EWS	All Selected wards	DRM refresher trainings; Support to revise the response and recovery plans &Resource mobilisation for DRM Plans
Vocational Skills Training	Wards- 3, 6, 19, 17	This component should come up with starter packs for the youth. Funding for groups rather than individuals.

Chivi district

Intervention	Target Wards and Village	Justification and Recommendations
Irrigation Scheme (Approx 30 Ha)	Madyangove Irrigation, Madyangove Village, Ward 11, Chivi District	Muzhwi Dam on the Tugwi River has been identified as the water source for the proposed Madyangove Irrigation Scheme in Ward 11. Located 100m from the dam, the scheme will support 200 beneficiaries and focus on horticultural crops and cereals to strengthen community resilience to climate change.
Agro-Processing Centres (6)	Nyamekwe; Nyahombe; Bwanya; Zvamapere; Madyangove & Gororo Irrigation Schemes	Nyamekwe, Nyahombe, and Bwanya irrigation schemes primarily produce wheat and maize at varying scales, offering value addition opportunities such as flour, bread, stock feed, bran, and confectionery. Zvamapere focuses on horticultural crops with related value addition, while the planned Madyangove scheme will integrate a value addition centre to strengthen climate adaptation. Gororo, a new 50 ha scheme, will produce wheat, sugar beans, chillies, and maize, with potential products including flour, animal feed, bean products, chilli products, and maize meal.
Chikofa piped Water Scheme from a borehole.	Ward 17 for Chikofa Township, nearby communities, Chamatutu & Arch-Munanka schools	Access to clean and reliable water in the Chikofa area of Chivi District remains limited, with communities relying on shallow wells, seasonal streams, and distant boreholes. The proposal aims to establish a sustainable piped water system serving key public institutions and about 200 households through eight standpipes, supplied by three interconnected boreholes feeding into a 20,000-litre central storage tank.
Vocational skills training	All selected wards- targeting 600 women and youth	Key areas for training: Tailored training; Training in Entrepreneurship and business development; Food processing, branding, packaging; VSL Training; Solar installation; bricklaying, Detergent making; Confectionery; Welding; Crocheting/ weaving and bead making; Hair dressing; Clothing and textiles; Bee Keeping and Mushroom Farming

Chipinge District

Intervention	Target Wards and Village	Justification and Recommendations
Irrigation Scheme (Approx 30 Ha)	Mahenye Irrigation scheme, Mahenye Village Ward 30,	Mahenye in Chipinge Ward 30 has 30–40 ha designated for irrigation development, with plans to draw water from the Save River through sand abstraction. Although a feasibility study was conducted in the late 1990s, funding was not secured; the proposed scheme will benefit about 80 beneficiaries.
Agro-Processing Centres (6)	-Maunganidze; Mutema-Taona; Chibuwe-Musikavanhu; Musirizwi Masocha; Mahenye Irrigation Schemes;	The project will strengthen irrigation schemes through crop-based value addition, establishing shared centres for Mutema–Taona, Chibuwe–Musikavanhu, and Musirizwi–Masocha schemes, alongside support for Maunganidze. It will also set up a Mahenye Agro-processing Centre and a sesame processing plant in Checheche, Chipinge, to enhance value addition for the area's main cash crop.
Piped Water Scheme	Chidamoyo piped water scheme- Ward 11, Nehanda 1 village	The solarisation of the Chidamoyo borehole will provide Nehanda and the surrounding villages with potable water for domestic use.
Vocational skills training	All selected wards	This component is to be accompanied by Starter packs to support business establishment.
Early warning systems	All selected wards	Gadgets to improve communication; Support for Human and Wildlife Conflict management; Automatic weather stations at irrigation schemes and value addition centres; Capacity building on DRM, especially on interpretation and dissemination; DRM refresher trainings; Support to revise the response and recovery plans

Initial Gender Assessment - Concept Note Stage

This note provides the initial gender assessment/preliminary gender analysis for the concept note stage. A full gender assessment and Gender Action Plan will be prepared during full proposal development, building on the findings below.

The project is expected to generate significant economic, social and environmental benefits for vulnerable communities in Chipinge, Chivi, Insiza and Umzingwane, particularly women, youth, persons with disabilities and resource-poor households that are disproportionately affected by drought, water insecurity, declining agricultural productivity and limited access to finance. The project design draws on lessons from previous UNDP-supported initiatives, academic literature, and stakeholder and community consultations conducted in July 2025.

The proposed project is consistent with Zimbabwe's national and sub-national sustainable development, climate adaptation, agriculture, water, irrigation, youth, gender, SME and financial inclusion priorities. The project will be guided primarily by the Zimbabwe National Adaptation Plan, the National Climate Policy, the National Development Strategy, the National Water Resources Master Plan, agriculture and food systems strategies, SME and skills policies, and relevant water, irrigation, environmental and social regulations.

Environmental benefits

The project will generate environmental benefits by promoting more climate-resilient and resource-efficient production systems in drought-prone rural areas. Climate-proofed irrigation schemes, Village Business Units (VBUs), piped water systems and dam rehabilitation will improve water availability for productive and domestic use while supporting more efficient water management. Solar-powered pumping systems will reduce reliance on diesel or grid-based energy for water supply and irrigation, lowering the carbon footprint of rural water infrastructure.

The project's focus on intensive production within irrigation schemes and VBUs will help reduce pressure for extensive land clearing, while increasing food production per unit of water used. Climate-resilient crops such as sorghum, millet, sesame and sunflower require fewer inputs and are better suited to dry conditions than maize and other more water-demanding crops. Community-based seed multiplication will also help preserve genetic diversity and stabilise local seed supply for drought-tolerant traditional grains.

Agroforestry, fodder trees, orchard systems and apiculture will contribute to land restoration, improved soil and water management, biodiversity, carbon sequestration and diversified income streams. Goats and other small livestock are better adapted to dry environments than cattle, while manure can be used as organic fertiliser to improve soil fertility and reduce dependence on chemical inputs. Agro-processing will reduce post-harvest losses and support productive use of by-products, such as sunflower and sesame cake for livestock feed.

Potential environmental risks will be addressed through Environmental and Social Impact Assessments and Environmental and Social Management Plans, particularly for irrigation schemes and dam rehabilitation. These instruments will guide site screening, design, construction practices, erosion and sediment control, water-use management, waste management, occupational health and safety, and monitoring of potential impacts on water resources and surrounding ecosystems.

Social benefits and gender considerations

The project will deliver social benefits by improving water access, strengthening food and nutrition security, creating livelihood opportunities, and supporting more inclusive local governance. Solar-

powered piped water systems will reduce the time and distance required to collect water, particularly for women and girls, who often bear the greatest burden of unpaid water collection. Improved access to clean and reliable water is also expected to reduce exposure to waterborne diseases and improve household health and well-being.

Women, youth and persons with disabilities will be deliberately targeted across project activities. Women will be supported to participate in management committees, irrigation governance structures, VBUs, value chains, vocational training and enterprise development. The project will promote women's participation in decision-making and leadership roles, including within irrigation management and water user structures. This is expected to strengthen women's agency, economic participation and control over adaptation benefits.

Youth and women will also benefit from vocational and enterprise development support linked to project-supported infrastructure and value chains. Skills development in areas such as irrigation maintenance, solar pump servicing, agro-processing, aggregation, trading, small livestock services and other rural enterprises will help diversify income sources, reduce dependence on climate-sensitive rain-fed agriculture and create safer livelihood pathways. This can also help reduce outward migration and vulnerability to negative coping strategies.

The project will use transparent and criteria-based targeting to avoid exclusion or elite capture of benefits. Stakeholder engagement will continue throughout implementation, and a grievance redress mechanism will be established and communicated locally to address concerns related to access, committee decisions, labour practices, water allocation, land use, or other project-related impacts. A gender analysis will be conducted during full proposal development and will inform a Gender Action Plan with gender-responsive activities, indicators and targets.

Economic benefits

The project will generate economic benefits by improving agricultural viability, strengthening market-linked production, increasing incomes, reducing post-harvest losses, and expanding livelihood and enterprise opportunities. Climate-proofed irrigation schemes and water infrastructure will enable more reliable production under drought and dry-spell conditions, allowing farmers to grow higher-value crops and reduce climate-related production losses. Solar-powered irrigation systems are expected to reduce operating costs compared with diesel- or electricity-powered alternatives, supporting longer-term financial viability.

Agro-processing of drought-tolerant crops will create green jobs and income-generating opportunities by adding value to local production, reducing post-harvest losses, and improving smallholder access to markets and supply chains. Commercialisation of sorghum, millet, sesame and sunflower will support more climate-resilient sources of income, while small livestock, agroforestry and apiculture will diversify household livelihoods and reduce dependence on a single climate-sensitive income source.

The project's finance-oriented approach will strengthen economic sustainability by supporting producer aggregation, business planning, financial literacy, market linkages and investment readiness. Selected producer groups, agro-processors, youth- and women-led enterprises and service providers will be supported to build financial records and access catalytic or follow-on financing where viable. This will help address barriers such as weak aggregation, lack of collateral, limited credit history, high perceived risk and weak market integration.

Youth vocational training and enterprise development will further support economic diversification. Drawing on lessons from ongoing UNDP programming, vocational training can help youth and women generate income from trades such as carpentry, dressmaking, welding, repair services, solar installation and other locally demanded skills. By linking these skills to climate-resilient value chains and productive infrastructure, the project will help ensure that livelihood diversification contributes directly to local adaptation and resilience.

Avoiding and mitigating negative impacts

The project will be designed and implemented in accordance with the Adaptation Fund Environmental and Social Policy and Gender Policy, UNDP Social and Environmental Standards, and applicable Zimbabwean environmental, social and gender-related laws and regulations. A Social and Environmental Screening Procedure will be undertaken during full proposal development to identify potential risks and determine the appropriate level of environmental and social assessment and management required.

For infrastructure-related activities, including irrigation schemes and dam rehabilitation, Environmental and Social Impact Assessments and Environmental and Social Management Plans will be prepared as required under national regulations and UNDP standards. These instruments will identify and mitigate risks related to construction impacts, water abstraction, land and ecosystem disturbance, occupational health and safety, community health and safety, and potential conflict over water or infrastructure access. Site-specific ESMPs will assign risks to designated owners and guide monitoring during implementation.

The project will also prepare and apply relevant safeguards instruments, including a Stakeholder Engagement Plan, Grievance Redress Mechanism, and Emergency Preparedness and Response Plan, as needed. The GRM will be designed to be accessible, transparent, culturally appropriate and responsive to affected persons, including women, youth, persons with disabilities and other vulnerable groups.

To avoid social harm and exclusion, the project will apply transparent targeting criteria and promote equitable access to benefits. It will avoid disproportionate adverse impacts on marginalised and vulnerable groups and will ensure meaningful participation of communities in design, implementation and monitoring. Gender equality and women's empowerment will be integrated throughout the project, including through the Gender Action Plan, targeted capacity building, leadership opportunities and measures to support women's access to economic opportunities and decision-making structures.

Through these measures, the project will maximise economic, social and environmental benefits while applying a "do no harm" approach and ensuring compliance with the Adaptation Fund's environmental, social and gender requirements.

Alignment with gender, youth, SME and financial inclusion policies

The project is consistent with Zimbabwe's priorities on gender equality, youth empowerment, SME development, skills development and financial inclusion. Component 3 will support youth and women through vocational training, entrepreneurship development, business incubation, financial literacy, and linkages to value chains and financing pathways. This aligns with national priorities to expand livelihood opportunities for youth and women, strengthen SME growth, and support skills development in rural areas. The project's access-to-finance and investment-readiness approach is also consistent with financial inclusion objectives, particularly for rural producers, women, youth, smallholder farmers and micro- and small enterprises. By supporting VSLAs, business planning, financial literacy, aggregation, market linkages and connections to MFIs, banks, off-takers and suppliers where viable, the project will help address structural barriers to finance faced by vulnerable rural groups. This is aligned with the policy direction reflected in Zimbabwe's SME Policy and National Skills Policy, as well as broader financial inclusion priorities.

Gender, access and equity

In line with Zimbabwe's Gender Policy and the Adaptation Fund Gender Policy, the project will ensure that women and men can participate fully and equitably, receive comparable social and economic benefits, and are not exposed to disproportionate adverse effects. A gender analysis will be undertaken during full proposal development and will inform a Gender Action Plan with gender-responsive actions, indicators and targets.

Compliance with the Adaptation Fund Environmental and Social Policy

The project will comply with the Adaptation Fund Environmental and Social Policy by screening activities against the Fund's environmental and social principles, including compliance with the law, access and equity, marginalized and vulnerable groups, human rights, gender equality and women's empowerment, core labour rights, involuntary resettlement, natural habitats, biodiversity conservation, climate change, pollution prevention, public health, physical and cultural heritage, and lands and soil conservation.

The project will prepare and implement proportionate safeguards instruments, including Environmental and Social Management Plans and any site-specific plans required during full proposal development and implementation. Safeguards requirements will be integrated into procurement, contractor obligations, monitoring and reporting arrangements. Through these measures, the project will promote climate-resilient and environmentally sound infrastructure, sustainable water use, inclusive access to benefits, and compliance with both national standards and Adaptation Fund requirements.

Consultative process with reference to vulnerable groups, including gender considerations

The project design has been informed by a multi-tiered consultative process involving national ministries, technical departments, district authorities, local institutions, civil society organisations and community members in the four target districts of Chipinge, Chivi, Insiza and Umzingwane. The consultations were undertaken to validate the climate vulnerability context, identify priority adaptation needs, confirm suitable intervention areas, and ensure that the proposed activities respond to the needs of vulnerable groups, including women, youth, persons with disabilities and resource-poor households.

The consultative process was undertaken in compliance with the Adaptation Fund Environmental and Social Policy and Gender Policy, with attention to access and equity, marginalised and vulnerable groups, gender equality and women's empowerment. Consultations were designed to support co-creation of the proposal, including identification of priority locations, locally appropriate adaptation options, and potential social and environmental risks.

Gender and vulnerability considerations have also been integrated into the project design. Women and youth will be targeted across project activities, including irrigation and water governance structures, Village Business Units, producer groups, vocational training, enterprise incubation and value chain finance pathways. Project monitoring will include sex-, age- and vulnerability-disaggregated data where relevant. A detailed gender analysis will be undertaken during full proposal development and will inform a Gender Action Plan.

Social sustainability, gender and youth inclusion

Social sustainability will be strengthened through inclusive governance, community ownership, conflict resolution and grievance mechanisms. Community-based management committees, irrigation management committees, water point committees, producer groups and other local structures will be trained in governance, ESMP implementation, monitoring, grievance handling and conflict management. This will help maintain social cohesion and reduce the risk of disputes over water, infrastructure, land use, benefit-sharing or market access.

The project is designed to reach 86,500 individuals across selected wards in the districts of Chivi, Chipinge, Insiza, and Umzingwane. To promote gender equity and encourage youth engagement, it aims

for 50% of the beneficiaries to be women and 25% to be young people. Women and youth will be intentionally integrated into project governance and benefit-sharing frameworks. Efforts will be made to enhance women's representation on management committees. At the same time, targeted initiatives such as vocational training, entrepreneurship development, producer groups, value chain activities, and financing pathways will be directed at both women and youth. This strategy will not only enhance ownership but also empower those facing significant climate-related challenges to participate in decision-making and reap the benefits of project investments.

Beneficiaries will be expected to contribute through in-kind and, when appropriate, cash inputs toward community infrastructure, fostering ownership, commitment, and sustainability. These contributions will be carefully designed to ensure that poorer households and vulnerable groups are not left out. Furthermore, a project grievance redress mechanism alongside continuous stakeholder engagement will ensure that any concerns are addressed openly throughout the implementation process.

Ultimately, the project aims to bolster the chances that the infrastructure, institutions, value chains, enterprises, and policy processes will continue providing adaptation benefits long after the project has concluded.

Social Inclusion, Gender Equality and Accountability Measures

Social risks relate mainly to the potential exclusion of vulnerable groups from project benefits and decision-making processes, barriers to stakeholder participation and grievance reporting, and the risk of unintended gender-based violence (GBV), sexual exploitation, abuse and harassment (SEAH), or unequal access to resources and opportunities. To mitigate these risks, the project will implement a comprehensive Stakeholder Engagement Plan, establish and maintain an accessible Grievance Redress Mechanism (GRM), and develop a Gender Action Plan and GBV/SEAH prevention measures. Continuous awareness raising, community consultations, targeted inclusion of women, youth and other vulnerable groups, and regular monitoring of stakeholder engagement processes will help ensure compliance with the Adaptation Fund ESP principles on human rights, gender equality, accountability and protection of vulnerable populations.